

The Business Side of Optics

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"D. C. Washington"
(Roe Fulkerson)



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"D. C. WASHINGTON"
(ROE FULKERSON)

THE BUSINESS SIDE OF OPTICS

BY

"D. C. WASHINGTON"
(ROE FULKERSON)

A WORK intended to give
the young man starting in
the optical business, or the old
man already in, some plain and
common-sense views gained from
an optical experience of twenty
years. :: :: :: ::

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CHICAGO

To the
CASH REGISTER.

The tintinnabulation of its bell makes music, the sweetness of which the author never hopes to hear equaled till he hears the chorus of the golden haired angels who sing in Paradise. So to it this little book is affectionately

DEDICATED.

FOREWORD.

The optometrist who goes in for professionalism; who is in the business for the good of humanity; whose sole desire is to use the public for the demonstration of his pet theories of refraction will find little in this small volume to interest him and would better drop it now.

It is written by a man who is of the earth earthy, who is frankly in the business for the money there is in it and because out of it he has been able to lay away enough surplus to take care of his old age and yet has been able to say: "This one is on me" when good fellows get together.

The matter herein contained is not all new; some of it the author has written before; some of it other fellows have written before; but it is still good for the cash register.

The author recently passed through his own kitchen and saw Mirandy, the cook, washing the contents of a large basket of spinach. Upon inquiring what she expected to do with a peck of the stuff for a family of three, she replied: "Jest you wait till I bile her down." The following pages are "biled down" experience of twenty years and if some man in the profession is enabled by it to make more money out of his optical establishment than he did before, the author will be satisfied.

The book makes no pretensions to be a literary work at all; being simply plain facts put down in a plain way.

The author makes no apology for the frequent appearance of the perpendicular pronoun "I" as this is not literature, but a plain record of personal experiences in the optical business.

Roe F. Kerzon

Washington, D. C.
1913.

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The Business Side of Optics

CHAPTER I

GOING INTO BUSINESS.

A fledgling bird's first flight from the parent nest is a small matter when compared with a young optometrist's first venture into the world of business for himself.

The usual subject of debate is whether he will open his little spectacle emporium in some small town and wait for it to grow up with him, and he grow up with it, or whether he open up in his home city and depend on his friends or the patrons of his former employer for support. A false move of this sort may mean a lifetime of regret.

No wicked man, who ever saw three aces and a faint heart beaten by a stiff backbone and a "busted flush," will ever believe there is any hard and fast rule governing business.

The young man just peeping over the edge of the nest for his first flight in the business world has many things to consider. How about the money end of it? Is he going to make the venture on a narrow margin of capital? Has he a family to support?

These two questions have a bearing because the man who goes into a small but growing town will have longer to wait while he is developing a reputation and will have longer to wait for his business to grow profitable, but in the long run he will make more money; but he must have

a reserve large enough to live on while he is waiting and if he has only himself to support he can afford to wait longer.

The man who opens his business in a city where he is known and where he has already successfully fitted people with glasses, will have the great advantage of being able to do some business from the first day he opens his store, and the chances are that he will be able to make his expenses from the first day he opens his doors, if he is not idiot enough to put all his ready cash into stock and fixtures.

The young optometrist who starts business in the city where he has been employed will have less to fear from the first year's experience than he will the second. The first year he is full of hustle and enthusiasm and all his friends are working for him at every opportunity but by the end of a year their enthusiasm has oozed out and he himself is not on the jump like he was the first year and things are liable to sag a little and the business run down.

Then if he has based his expenditures on his first year's income he is liable to be caught with a bundle of unpaid bills on the tenth of some month and I lay it down as an indisputable proposition that the moment an optometrist gets to the point where he cannot take his discounts on the tenth of each month he would better sell out and take in floors to scrub! When he gets to the point where he cannot take that six per cent off his bills he may look any morning when he comes down to his store to find the business undertaker out in front trying to find a crevice in the sidewalk where he can plant his red flag!

I do not believe that one-half the young men who



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25x100 ft.

have branched out for themselves made a good move. I believe if they had worked as hard for their former employer as they will have to work for themselves there would have been no occasion for their leaving.

There is a long, loud wail going up all over this land of the knave and home of the spree for employes who are not merely time servers but men who will take a real interest in the optical establishment where they are working and when men of this sort are found they are not allowed to leave unless they are working for a mercantile myope. The old firm can afford to pay them more than they can hope to earn themselves on the limited capital they are enabled to invest. When such a man leaves the old firm he not only ceases to bring in new business, but he takes with him a part of the business which is already there and it is better business all around for him to stay.

No man is much of a man who is satisfied to stay for ever as a mere hireling of some other fellow and yet it is a serious matter to give up the certainty of a good salary for the uncertainty of a business career for one's self when the statistics gathered by the large collection agencies show that only one man in two hundred who go into business ever makes more than a mere living out of the venture.

To my mind the solution of this whole matter between a clerk who contemplates going into business for himself and the employer who dislikes to lose him is the profit sharing plan which will be gone into more deeply in a later chapter.

It is a serious matter for two men, who have been pleasantly associated in business for years, to separate. The wisest plan for both employer and employee is to get

together and have a long heart to heart talk over the matter before any definite decision is made and see if it cannot be arranged without a separation.

The fact of the matter is that few employees realize when they are entitled to an increase in salary and it is for want of this that most of them branch out into business for themselves.

To the young man who feels that he should have an increase in salary or that he should jump into business on his own hook, let me say that there is no sentiment in business. Sit down with a pad and pencil and see how well off you are. Let us suppose that the net profit in the business where you are employed is ten per cent. Let us suppose that you are making \$2,000 a year. To break even on your salary it is a necessity for you to sell \$20,000.00 worth of goods every year. On an investment of \$2,000.00 you would no doubt feel that the proprietor was entitled to an interest of ten per cent. This would make \$200.00 more, so that to hold your job you would have to sell \$20,200.00 worth of goods.

Now figure out what your sales are; how much of it is due to your personal efforts and then guess in addition how much the house will want for its profit in hiring you and you can come pretty close to the pay you should be getting. Of course, the figures used are wrong—intentionally so—but the principle is there.

Salary is not a question of length of service, it's not a question of how faithful you have been; it is a cold-blooded question of dollars and cents and when you can show your employer that you are making money for him and that he is not giving you your share of it, if he then will not do so, get out and set up your own shop.

When you have made up your mind to go—go at once and go clean. Take no copies of prescriptions, no addresses of former customers, take no advantage of the man for whom you are working, that you would not like to have some other fellow take of you, and you will give him no chance to knock you when you are gone.

When you are ready to open up there is just one caution, which cannot be included in any of the other chapters, that I want to give you here.

Cut out the kin and the “in-laws”! It is well nigh impossible for a man to maintain the same discipline with a force of his kinfolks as with those who are in no way related to him and who stand purely on their merits.

The situation is not improved by a mixture of those who are and those who are not kin and the latter is invariably inclined to believe that favoritism is being shown the former and it is a situation which breeds discontent, jealousy and even open outbreaks. Such things are the greatest possible injury to any business organization for without harmony success is an impossibility.

The safest system is not to employ relatives in any branch of the place. It is unfair to both the employer and the employe for any man feels the greatest incentive to hustle when he stands absolutely on his merits and there is no better way to ruin the future hopes of a young man than to put him in business with his father or uncle. If it is desired that he shall succeed to the business let him learn it in some other optical store where he will rise or fall in proportion to what he does rather than to who he is.

The practice of bringing in relatives is almost universal in the optical business and many optometrists

have lived to regret it. Right now I call to mind a man who built a big business in a city and later had a mal-content relative, whom he had taken into his store, who later went out and opened a business under the same name and took in thousands of dollars which rightfully belonged to his former employer.

There was no way to prevent his use of the name as it was his own. This brings us to another point well worth considering. Don't open up business under your own name. I don't know of a less popular piece of advice I could offer to a young man just starting out than this and yet there is no better piece of advice I *could* offer.

Select a name for your firm like the Acme Optical Co., for example, and then there is no danger of some other fellow coming along and stealing your advertising and your reputation. We will suppose your name is Jones and that the name of Jones the Optometrist becomes well known through your good reputation and your advertising. There is no way except by a swift lick with a piece of lead pipe that can keep any other man by the name of Jones from going into the optical business in the same town, whereas the Acme Optical Co. can be copyrighted and may not be used by another man.

Suppose Mr. King had not called his eye glass the "So Easy" or Mr. Kirstein had not called his the "Shur On." Suppose they had been put out as the Kirstein or the King. There is no law or any other way of preventing any man by the name of Kirstein or King from making and marketing an eye glass and taking advantage of the reputation and advertising of these two firms.

I could name half a dozen incidents of this kind in our own profession which have cost the original house

thousands of dollars, and one man talked to me for two hours at the convention in Chicago in the vain hope that I could offer him a suggestion to circumvent his own brother who had served him this very trick—and, of course, I had none to offer.

It is a matter of great personal pride for a young optometrist to see his name in front of his store but he may live to regret it.

There is yet another reason than the one assigned. Where the name of the proprietor appears on the door, every customer who enters asks to see Mr. Jones personally. This may be flattering to Jones but when the place grows large and he cannot personally attend to every customer it becomes embarrassing.

Select a name and have it copyrighted before you open your doors for the day may come when you will shed many bitter dollars over the personal pride which made you use your own name as a firm name.

CHAPTER II

LOCATION AND LEASE.

When the young optometrist has fully made up his mind that the time has come for him to launch his own little ship on the great sea of business, the first proposition he is up against is the question of location.

Let me say at the outset that I endorse the plan of beginning from the ground up rather than buying out some other optometrist. In nine cases out of ten an optometrist who is willing to sell has little that is worth buying. In most cases the man who has a store for sale has made a failure out of it and your own chances are better to start fresh than to take up a business corpse and try to resurrect it.

The selection of a location is without doubt one of the greatest factors in success. First of all go slow. There is plenty of time for you to start, and too much haste may make you lose a valuable stand.

There are three prime factors in a location. The number of people who pass the store, the "crawl" of the city and the length of the lease.

If you want to catch fish you must go where there are fish. If you want to sell spectacles you must go where the people are, for it is only people who wear them. As the finest tackle, the most appetizing bait and the finest casting ever done by any ardent disciple of Isaak Walton

will never catch bass in a horse pond, so also the nicest store, the best refracting and the cleverest salesmanship on earth will not sell spectacles on a side street where no one passes.

Do not allow the low price of rent to allure you off the main line of traffic. Every man, woman and child who passes your door is a possible customer and the only way to tell which of two locations is the better one is to stand a man before each and have him count the people who pass during the hours when your store would generally be open for business.

A location which is passed by five thousand people per day is worth exactly one-half as much rent as a store which ten thousand people pass during a similar period. This is as sure as anything can be in this world.

Should the rent of two locations be practically the same and the number of passers-by be about the same, then the question is whether the people pass in crowds at some one time of day or whether they come by in a steady stream all day long. The latter is better for business. Where they come in one big rush at some certain time of day, like the employes of a big factory or office, there is less chance to catch them than where they are spread over the whole of the day.

Next should be considered the "crawl" of the town. Every city in the great nation is growing in some direction. The restlessness of America is communicated even to its cities and towns. If you will just think back ten years you will recall that the busiest corner of your own city was in a different location from what it is today, and if you will note carefully you will find the general direction

of the "crawl" and try to get your store in a location so that the city is working toward you rather than away from you.

Remember the old Wanamaker adage that "the people go where the people go," and get as close as possible to the busy part of town. Do not let the fact that there are other opticians in the same block or neighborhood deter you, for it is my belief that if every optician in a city were gathered in one block every one of them would do more business.

Don't go upstairs!

The repairing and regular merchandise sales in any optical store should pay all its expenses. If you depend on the sale of new glasses for your profits there is going to be a sad lack of chicken on your home menu! To get repair work you must be on the ground floor and near the main arteries of traffic, for a man with a pair of broken glasses has no time to fool with climbing stairs and walking to back streets. The fellow who is located right under his nose is going to get the job for, from the customer's point of view, the great item is to get it quickly.

This very repair work is one of the greatest feeders for an optometrist, for after a man has had a few satisfactory jobs done in a store he is almost sure, some day, to remark that his glasses are getting a little weak, and to have another examination and new glasses on the spot; and then the man upstairs, or on the back street, who originally made his glasses, has lost him forever.

The man upstairs loses all opportunity to sell opera glasses, field glasses, thermometers, meteorological instruments, readers, microscopes, automatic holders, and

all the thousand and one profitable things classed under the general head of optical merchandise, for they are things sold almost entirely through having been shown in the window.

I know that there are one or two exceptions to the general rule that an upstairs business is not a success, but no one can convince me that these same firms would not have made a far greater success had they been on the ground floor and carried a full line of optical merchandise.

Having gotten in front of the "crawl" of your town, and having selected what seems to you the best location, the next matter to be considered is the length of lease. Of course, where it is possible it is better for any business man to buy his store and settle the question of location for all time, but I do not remember to have ever seen a case where a young man just breaking into business had money enough to do so. So the question of lease comes up and the one thing of all others is to avoid taking a store on a month to month tenancy.

The landlord never lived who would not raise the rent on a prosperous tenant. Get a lease as long as you possibly can and then have your lawyer go over it and see if it will hold in a court of law. Business men have more trouble over leases than any other one thing, and I would choose the poorer of two locations if the lease on it were longer. Get a five or ten year lease if you can but under no consideration risk your money and your time in a store when you do not know how long you can remain in it.

In selecting a store that is one or two steps up or down from the sidewalk level, do not take it unless the rent is

at least one-half less than a store on the street level. People—especially elderly people, with whom we deal largely—will not climb steps to get into a store when there are plenty of others on the street level.

There is another point to be considered in a lease which seems a little odd. Do not allow your landlord to reduce your rent unless you first have a new lease under the new terms. I know of one case where a man leased a counter in a big department store at seventy-five dollars a month and was to pay seventy-five dollars a month for five years. He made good from the jump and one fine day the proprietor came along and told him that his rent was too high and that he was going to reduce it to sixty dollars. The optometrist fell into the trap and paid the sixty dollars—and was immediately served with notice to vacate, as the payment of the check and its acceptance by the proprietor constituted a breaking of the lease and the optometrist was set out into the street. Then the department store opened an optical department of its own at the same counter.

Don't let any real estate agent convince you that you can do business on the "wrong" side of the street. Every business street in the country has a "right" and a "wrong" side and the extra money you will have to pay out in advertising will more than offset the extra rent you will have to pay on the "right" side.

Don't take one-half of a store where the lease is in the name of the other man and you are a sub-tenant! This sort of a business is like a man smoking in a powder magazine or a small boy sitting on a tombstone eating green apples and singing "Nearer My God to Thee." It's flirting with the undertaker.

If you buy another man's business don't pay him a cent for his so-called "good will"; it's not a marketable product. If a place is for sale the good will is not worth much. I know one man who paid one thousand dollars for a lot of prescriptions which covered fifteen successful years of a business where the proprietor had died, and he carried them to his place three blocks away and notified the people that he had them and the return orders from them did not pay for the expense of sending out the notices.

When you rent a store there are two things which must be discounted fifty per cent. First the time you will get into it. Any experienced man will tell you that the only time to do papering, painting, floor fixing and all that sort of thing is before a stick of furniture is in the place. I tell you from experience that you must give your mechanics at least thirty days after they tell you the store will be ready or you will have paint and paste spilling on the hats of your lady customers.

Next, last and most important of all the don'ts is, don't think for a moment that you can sit down in advance and figure out what it is going to cost you to open a store. No man can do it and after several attempts I tell you honestly that the only safe way is to figure carefully—and then add exactly fifty per cent! I know you think this is too much! I know you don't believe a word of it, but it is true just the same and it has not been six months since I made my last move for life and I tell you that the move from one store to another cost me at least fifty per cent more than I could possibly figure on. When I went over my check book then I couldn't believe it and even now don't know where the money went, but the hole

is in the bank roll just the same, and to a young man just starting out on a limited capital this is of vast importance for he may find himself stranded on a fifty per cent under estimate.

CHAPTER III

FURNITURE.

When I wrote the above caption to this chapter I was reminded of the small boy who in school was asked: "What is the gender of cat?" He replied: "Show me the cat!"

It is very hard to suggest furniture for a store without first seeing the store, but the average store is about square, with a depth three times as great as its width, and so we will furnish one of that sort in order that any variations in the real store you are about to open may be changed to suit conditions rather than this ideal store we are now about to fit up.

Store furnishings and fittings play a much more important part in the success of the new man in the optical business than most people have any idea. If the furnishings and fixtures are too elaborate, and too beautiful, they will create the impression in the minds of the people who pass, and who look inside, that the store is a high-priced place and much valuable middle-class trade will pass it by and go to a less pretentious looking establishment.

On the contrary, should the fixtures and cases be too poor looking the very highest class of trade will think it is a cheap shop and will stay out, or, even if they do come in, the optometrist will have a hard time selling high class and high priced goods.

So I insist that in furnishing an optical store it should be the main object to strike that happy medium between too fine and too poor in order that all classes of people will feel happy in it. Good but not gaudy is the point to be striven after.

In arranging the ideal store let us first cut off twenty feet from the back end of it. This will answer for the test room and the repair department. If the store be twenty feet wide, as mine is, this will leave an examination room twenty by ten and a repair department the same size.

I have never partitioned off my shop or my examination room from my store. There are people—especially women—who dislike being taken into a separate room to have their eyes examined, but there is a better reason. I like to have the customers in the front end of my store see that I examine eyes and also see that I grind lenses and do my own work.

I have recently solved this riddle to my own satisfaction. While in a furniture store not long ago I noticed that they had small rooms in which to exhibit a bed room suite, or some other articles of furniture, and that they built them out of screens, on the bottom of which were castors, so they could be shifted about at will. I had two similar screens made, one ten feet long by four feet high, and another six feet long by four feet high. The first one separates my examination room from my shop, while the other stands at the end of the work bench and separates it from the store. These screens are on castors and can be readily pushed aside in sweeping or cleaning, and while they are high enough to effectively separate the shop and examination room from the store, yet being

only four feet high they do not entirely hide either the shop or the examination room.

They are the best solution of the difficulty I have seen.

This disposes of the back end of the store.

The first thing on entering the store should be the repair department, and I have mine so arranged that repair jobs can be taken in and delivered while the customer is standing. This will enable you to deliver and take in work with much greater rapidity.

To accomplish this end I had put just inside the door of my store a glass show case, which was made for a glove case and is only sixteen inches across the top, which enables me to reach across it and adjust glasses and my case for repair work is the first wall case when you come into the store, so there is no running to the back end of the room for a job.

The case of which I speak, and over which I transact most of my business, is one of those deep all glass ones which run all the way down to the floor and on the top glass shelf of it I have chains, automatics, hooks, fancy cases and all that sort of optical merchandise, so that it is right under the eyes of my customers and many sales are made as a result of the customers seeing things which they were not aware they wanted. In other words, it creates an artificial need for these things.

The lower shelves of this case contain opera glasses, field glasses and a sample line of readers and magnifiers which are thus given a prominent position. I have found that few people come down town deliberately to buy these things and they must be forced on their attention if they

are sold. This applies particularly to lorgnettes which have a prominent place in this first case.

Behind this case, which is ten feet long, I also have my case of prescription cards, where they are easy of access, but of these prescription records we will deal further in another chapter.

Next in line along the wall comes the cash register. No man who has ever done business with a cash register will ever be without one thereafter. It saves a world of mistakes, makes it almost impossible to deliver a charge job without a record of it and is a living exemplification of that prayer, "lead us not into temptation." When I see how some men in our line subject their clerks to temptation the only wonder to me is that there are not more men bounced for "knocking down."

In line with the show case are two fitting tables—the kind sold by a prominent optical house and illustrated in half the catalogues on your shelves. They have glass tops, which permit a display of frames and mountings and a set of drawers for cases and such things.

I have two more wall cases on this side of the store and three large mirrors for I have found that there has never lived a woman who does not like to preen in front of a mirror, and I once heard an old store fixture man lay down the law, as follows: "Where you don't need the space, put a mirror," and I believe it is a good one.

In one of these wall cases I have frames of all sorts in separate drawers and also a lens cabinet with metal drawers, which you will also find in your catalogues. My reason for keeping these things up in front is because when I make an examination and take an order I make



ALMER COE & COMPANY, 134 N. STATE ST., CHICAGO, ILL

out the shop job envelope and I myself select the mounting and the lenses and put them into the job envelope before it is sent to the shop. Then, if there is any breakage, the shop man must come to me for more material and it enables me to keep a better line on the stuff destroyed in the shop.

This finishes one side of the store down as far as the shop, wherein I use benches, motor and all appliances that are in the catalogues of which I have spoken before. I shall not go into the question of shop work as that is a separate proposition and to anyone interested I can only suggest that very valuable information on the subject may be obtained from any one of half a dozen firms who are manufacturing optical machinery.

In this connection let me also suggest that no more valuable little book has come on the market recently than Pettet's "The Mechanics of Fitting Glasses," which deals with the subject of forms of glasses and their adjustment and no young man just starting into the business can fail to gather valuable information from its pages.

On the opposite side of my store I have no cases of any sort as I prefer what might be called the "one-sided store."

Immediately inside the door I have the usual umbrella stand and just back of this a large settee flanked on either side by a chair, and then follows, in turn, my own desk, the typewriter desk, telephone table and a sectional book case for catalogues and such things.

On the wall back of these I have a black, cloth-covered thermometer board on which are displayed all sorts of thermometers, barometers, hygrometers and meteor-

logical instruments in general, for I have found that in common with opera glasses they are things that a want has to be created for. You must keep them in plain view and explain them with care to anyone who seems in the least interested if you hope to build a sale on them. There is no clock in my store. I have found that if you tell a man you will have a job for him in ten minutes he will sit and watch the clock and when the ten minutes are up he will begin to walk the floor like a caged lion in a zoo; but if you will keep a couple of current comic magazines lying around and keep the clock out of his sight you can keep him for twenty minutes and he will be surprised that you did the work so quickly.

I have seen a fakir at a fair examine eyes in an open booth with a throat mirror strapped around his head; I have seen experts who honestly believed they could correct astigmatism down to a twelfth with a retinoscope in a dark room; I have seen so-called retinoscopic experts declare one case of astigmatism lenticular and the next corneal and never smile; I have seen an old grey beard fit(?) with a simple hand card, cases that the best men in the country had failed to satisfy, and from all this I deduce that every man has his own ideas about refraction and I am not going into the fitting room on this furniture proposition at all. All I propose to say is that I have an ophthalmometer, the findings of which I pay no attention to if they disagree with my test case. I have a combined ophthalmoscope and retinoscope which are invaluable for the advance information they give me of refractive conditions and the cataracts and spotted retinas they show me. These instruments I have mounted

on small tables which can be raised and lowered at will and they add much to the looks of the store.

I also have a test case with which I earn my living!

Floor covering is without doubt one of the biggest propositions the optometrist has to face and if a nice polished hardwood floor is used you will find your rugs slipping and your elderly patients falling all over the place.

The best thing in my opinion is linoleum. You can buy it in any shade to harmonize with the rest of your fixtures, and you can buy it in any design on earth. If you get the expensive kind it will cost you about three dollars a yard, but in this kind the designs run all the way through the material and no matter how long it is on the floor it never gets dingy. It will wear like iron also and like most other things in the way of furniture and fixtures, "the best is the cheapest."

Just one more point and we will leave the subject of fixtures. If there is any place on earth where cleanliness is next to godliness it is in an optical store! There is no place on earth where dirty windows, dirty floors, unswept corners and such things make such a bad impression as in our business.

Hire someone especially to clean. Have floors and windows cleaned every day; have show cases and everything in the place dusted; have every sample pair of glasses polished to the limit and every opera glass and barometer wiped off fresh every morning. A lorgnette cannot be sold if the lenses in it are dirty, a dingy opera glass looks a mighty poor thing to a person selecting a wedding present, and the magnifier or reader which is

decorated with finger prints will be much less interesting to a possible customer than it would be to a detective looking for a criminal.

My earnest entreaty, once you have the place thoroughly cleaned, is to at once go to work and—clean it!

CHAPTER IV

BUYING GOODS.

There are just two phases to the buying end of the optical business and these are purchasing the goods and paying the bills.

The first precaution is that it is better to cry *for* goods than to cry *over* them. The smaller the quantities of goods bought the easier it is to pay for them. The prices on all optical goods are the same in half dozens unless you buy in gross quantities and even in these there are only a few articles which can be bought at a sufficient reduction to justify laying in goods in such quantities. Goods lying on the shelves of a properly conducted store have six per cent interest for invested capital charged up against them, and in many cases this interest eats up all the profits of the lower price before the goods are sold.

There are probably twenty thoroughly reputable jobbing houses advertising in the trade papers in the optical business. The prices of these houses on standard goods are the same. There is not five per cent variation between the highest and the lowest priced man in the lot. This reduces the buying end of the business to a very simple point and my suggestion to any man just starting out in business is to select the nearest good jobber and give him *all your business*.

The average small optician buys from five to ten thousand dollars' worth of goods a year. This sum when

put into the hands of any one man makes the account worth while, but scattered around among a dozen men the account is of no particular value to any of them and the optician gets no favors, no particular consideration.

But when he centers his buying in one house his account is of sufficient value so that the jobbing house is ready and willing to show him favoritism just as you show favoritism to the best family on your own books.

From time to time opportunities will come for a jobber to throw a bargain in your direction. He may be clearing out a line of good cases that he will not handle again and is willing to sell them under ordinary prices, and again he may have a chance to buy something himself at a reduction and in these cases, of course, he throws the favors in the way of the man who pays the most money into his firm.

There are times in the life of every young man with a growing business when he needs more credit—when his hopes and his realization failed to meet on schedule time and in such an emergency the jobber with whom he has been spending all his money will be glad to extend accommodation to him; whereas, if he deals here, there and everywhere there is no one in particular interested in him, the first signs of weakness on his part would indicate that he might go under and they all jump in to see which can get his money first. The result is that when they all sail down on the weak man he goes down and out under the pressure.

Select one good man and give him all the business you can and you will find that he will make it worth your while in many ways.

Now, as to the other end of the question. That is the paying of bills.

The habit of giving the optician six per cent discount off his bills if he pays them ten days after the statement is rendered, is so universal as to be almost invariable. I wonder how many men in the profession know just what six per cent at ten days means. Do you realize that six per cent at thirty days means six times that in twelve months or seventy-two per cent a year, and that six per cent at ten days is just three times that amount, or *two hundred and sixteen per cent per annum*? Did you ever realize that your jobber is offering you just two hundred and sixteen per cent per annum to pay your bills promptly?

No ancient Shylock, no modern loan shark in his wildest dreams of avarice, ever hoped to get such a rate of interest! No man who has brains in his head can afford to fail to grab it and yet the jobbers tell me that at least one-half the optometrists in the country do not take their discounts!!! Mother of Moses! what's the matter with us? Are we a set of driveling business idiots?

There is not a bank in the country which is not crying for a chance to loan money to reputable business men on their personal notes and yet those men refuse to pay that bank six per cent per annum on money that they might make six per cent on in ten days and have the use of it the other three hundred and fifty-five days of that year for nothing! They will not pay six per cent on money borrowed from a bank when they can use it to pay off an interest charge of two hundred and sixteen per cent! I will grant that this two hundred and sixteen per cent is in theory only, as we only have twelve chances to discount

each year, but what is the difference between this sum and the seventy-two per cent which can actually be earned?

It seems almost impossible that a man can be so myopic as to allow this discount to escape him.

There is a tendency on the part of all young optometrists to be lured away by low prices. When a manufacturer offers you a gold filled frame for three dollars a dozen and another offers you one for six the chances are that you are getting just twice as much gold on one as you are on the other. No matter what the arguments are by the men who are selling them, no matter what they may look like, this is the probable condition and all too late the new buyer of optical goods learns that the sweetness of low price has long since gone while the bitterness of poor quality clings forever. Low priced goods do not pay. Let your constant tendency in buying be to buy better things rather than to buy cheaper ones. If you buy the good goods, you will sell them—you will have to do so! If you buy the poor stuff your tendency will be, as the stuff is cheap, to cut your prices to meet the low-priced man in competition with you and the general tendency of your business will be down instead of up.

Buy standard goods. Goods with a reputation behind the maker. There are half a dozen firms in this country manufacturing optical goods of quality so unquestioned, of scientific accuracy so certain, that the name and trade mark on an article is a guarantee of the quality of the stuff. Men who make such goods deserve the patronage of every optometrist who is trying to elevate his profession and give his patrons what they pay

for. Cling to such closer than a brother, for they are, in very truth, your brothers.

Again, buy the goods which are generally advertised. Do not let any one hocus pocus you into the belief that when you push a generally advertised article you are building up the reputation of the maker rather than your own reputation. It is not true. He is making your sales for you, and every dollar he spends in his general advertising is making business for you. If he piles up the sales it is very foolish of you not to be ready and able to supply the demand he creates! Get on the band wagon! It is very foolish for a man to swim up stream. It is just as well, and better, to get into the current of good business created by this great amount of general advertising and gather in the golden dollars which come from it.

Remember that a small quantity and a large assortment of goods is the ideal stock. Buy in small quantities and let the jobber carry your stock for you. This is the only answer to the time-honored question, "Why is a jobber?" He is to carry stock for the wise retailer who is too clever to allow his own shelves to get cluttered up with goods.

It is all very well for you to take stock and count in your assets, say, three thousand dollars worth of goods on the shelves. It looks very nice on the paper, but just you try to get three thousand dollars out of it and you will find that cashing a three thousand dollar stock is a mighty serious proposition. It's like the boy who had a bull pup which was worth one hundred dollars to a man who was willing to pay one hundred dollars for a bull pup. Your stock is worth three thousand dollars because it cost you that much, but how much would it

be worth to a man who wanted to buy it? It would be as hard a task to find a man who would be willing to pay three thousand dollars for your stock as to find a man who was willing to pay one hundred dollars for a bull pup. A dollar in a savings bank is worth ten of the dollars you have tied up in useless and unsalable stock.

There is no doubt but that the greatest difficulty confronting the young optometrist is from keeping his profits from getting all tied up in stock. There is a steady tendency for his stock account to grow and grow till the time comes when he has accumulated a lot of odds and ends that are not salable, but still are carried along from year to year as a paper profit, and no man can pay his bills or buy beer for his pals with paper profits. Let your buying be as little as you can possibly get along with and you will find this will answer.

There is a valuable little booklet entitled, "Scientific Stock Keeping," which can be procured from any jobber, and I would advise every optometrist to get a copy.

Never buy goods that you have not already money enough in the bank to pay for. Of course you may get it before the tenth of the following month, but there is also a chance that you may not.

Keep constantly in mind that the clever young chaps who come to see you from the various optical houses are just like the clever young chaps to whom you are paying salaries. They are hired by their employers for the express purpose of selling you goods, and while I believe it is most unusual in these days of better business for a traveling man to deliberately oversell a customer, yet

they are paid to sell (in many cases paid according to how much they sell), and you must remember this all the time you are doing business with them.

Just remember, as a parting admonition, that old mercantile aphorism that "It is better to cry for goods than to cry over them."

Keep in mind that the man who can not take his discounts had better throw up the sponge and go to work for some other fellow, for he has made a mistake in going into business for himself.

Remember that the man who can take his discounts and does not, is a fool net!

Buy small and pay prompt and the very men who have pressed you to buy larger will think more of you, and as they think more of you will press you still harder to buy in larger quantities.

CHAPTER V

INSURANCE.

Are you fully protected from fire? Certainly! you speak up promptly, of course, and insist that any man who would try to do business without fire insurance protection would be an idiot—with which I quite agree.

Will you pardon the impudence if I put the question, How do you know you are fully protected? If you signed a ten thousand dollar contract with a man without reading it, any one of your friends would say that you had bats in your loft, wouldn't he? Yet it is a safe bet of twenty to one that neither you or any other man you can mention in the optical business has ever read his fire insurance policy. He has simply taken it on faith in the agent who sold it to him, not knowing that there is as much difference in fire insurance policies as there are in lenses. Not one man in ten has the least idea what all the stuff in it means, if he has read it.

Get yours out and read it over with the agent who sold it to you, and get him to explain what the various clauses mean. It's a better time to do it now before the fire rather than to have it done in a court of law afterwards.

We will suppose for an example that you have a ten thousand dollar fire insurance policy on your business. In every policy there is what is called "the eighty per cent average" clause. This clause says: "The company

shall not be responsible for a greater proportion of any loss than the amount the insured bears to eighty per cent of the cash value of the property insured at the time of the loss." Now, what in Sam Hill does that mean?

It means just this, that eight thousand dollars insurance must be carried on a ten thousand dollar business to receive full benefits under this provision in case of partial loss.

Suppose you carried six thousand dollars insurance on a ten thousand dollar business and sustained a loss of one thousand dollars. This clause says you must carry eight thousand dollars or the policy will cover only as the amount carried bears to eight thousand dollars; if you carry six thousand and should carry eight thousand you carry six-eighths, or three-fourths, and so you get three-fourths of the loss, or seven hundred and fifty dollars instead of one thousand. Get it?

In case of a total loss or a loss in excess of eighty per cent, then this clause does not operate. It is effective only in case of a partial loss.

Many policy holders believe if they are within the eighty per cent clause—that is, carry eight thousand and have a nine thousand loss, they will receive the full loss in case of fire; but this is an error, as they receive only the sum on which they pay premiums.

Do you know that a fire insurance company has sixty days in which to settle—may replace damaged property with like material—may take all or part of the damaged property and pay all or part of the damage claimed in proportion? It is true.

Do you know under what conditions your policy is void and the company released from all claims? Here

are a few of them: In case of a written or stated misrepresentation of facts—if the interest of the insured is not truly stated—if work in a manufacturing plant like your shop is done at night—if a factory cease to be operated for more than ten days—if mechanics be employed on the premises for more than fifteen days—if the hazard is increased with the knowledge of the insured—where a store or a building is unoccupied for more than ten days—if any oils or explosives other than kerosene (of the United States standard) be kept in the place—by the falling of a building, except as the result of fire.

When one looks over that list the only thing to wonder at is that any man ever gets *any* insurance, with so many holes for the company to creep out through, yet it is an almost unheard-of thing for a company to fail to pay. You did not know all these things, of course, for you had never read your policy.

Any policy may be cancelled, by either the company or the policy holder, at five days' notice. When the policy is cancelled by the company a pro rata proportion of the premium is retained for the time the policy was in force. When it is cancelled by the policy holder a short rate premium is retained by the company for the time the policy was in force.

When a loss from fire is paid on a policy, the face of the policy is reduced to the extent of the loss for the balance of that year unless additional premiums are paid. This means that if you carry a ten thousand dollar policy and have a five thousand dollar loss which is paid, you then have only five thousand dollars insurance, in case of another fire with total loss before the year is

out, but this risk may be avoided by the payment of new premiums.

A fire insurance policy does not cover loss from lightning unless it is so stated on the face of the policy.

Get that insurance policy of yours out of the safe deposit box and read it over with care, and if there are things in it that you do not like, or that you would like to have changed, see the agent and have it done. Almost any of the foregoing conditions may be waived and stricken out of the policy by special agreement obtained from the company to cover the especial case. There is ordinarily no cost to this.

If your building is unoccupied; if you care to have the boys in the shop work after ten at night; if you want your policy to cover your signs and awnings; if for any reason your hazard is increased; if you want to keep some gasoline in the store—get your agent to indorse your policy to cover the case and you are well protected; but be sure that it is written on the face of the policy, for no company assumes responsibility for the statements of its agents other than those written in the policy—if they did, the agents would never be able to sell insurance! Don't take the agent's word for it—he may be forgetful and again he may just be a liar!

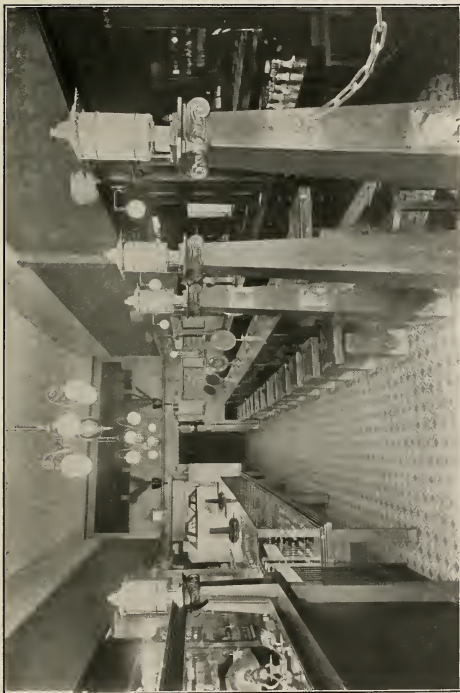
Above all things, get your insurance from a man who is reputable—who has a permanent place of abode and does not carry his office in his coat tail pocket; who will be fair to both you and the company.

Fire insurance is the greatest comfort in the world when you get it. If you don't get it the fault is yours, as no company wants to swindle you. Read your policy

just the same as you would read any other contract involving ten thousand dollars.

There is no need for any man to waste time writing about life insurance. There are plenty of men in this world who would not kill a pussy cat and allow her six kittens to starve, who don't carry a cent of life insurance for their own wives and children. There is no fool-killer and so their cases will have to go over till Nemesis overtakes them. From that point of view there is nothing to be said on the subject of life insurance, but if a man owes money for his stock, if he has bought a "Why pay rent" and still has a mortgage on it, or if he is obligated in any way to any one for any money which would be a hardship on his wife to pay in case of his death, then he is not treating either his wife or his creditor right if he is not carrying insurance enough to pay the bill the moment he is dead. There is a form of policy called "Term Insurance," which is designed to cover just such cases, and the policies are sold at a very low rate. If some jobber had enough confidence in you to trust you with a stock of goods when you opened a store, it would be a gracious act for you to take out such a policy and pay the premiums, sending him the policy to hold till your debt to him is cleared or the policy can be made simply payable to your estate and he will get his money anyway.

Sickness and health policies do not appeal particularly to the man who is working for himself, but they are good things for a man on a salary who has a family to support, as they guarantee a regularity of income in case of illness and most of them embody in themselves an accident policy also.



DETMERS OPTICAL CO., LOS ANGELES, CALIF.

I am a firm advocate of accident insurance. I have never known of a man getting hurt who carried an accident policy. All around him people are having safes fall on their heads, people are being beaten over the head by policemen, and folks are getting run down by a fool in a stink wagon, but not so with the man who carries accident insurance! He bears a charmed life! You cannot kill him with a brick! Even the optical business won't kill him, for I have spent twenty-five dollars a year for hundreds and hundreds of years and have never even stubbed my toe since I took out a policy. I go to optical conventions, too, and take all sorts of chances!

CHAPTER VI

SIGNS AND WINDOW DISPLAY.

I lay it down as an indisputable proposition that there is not a sane man in the United States who does not know what three signs mean. First is the striped pole which indicates to the man whose spinach needs gathering that here can be found a barber. If that barber hung out a sign stating that he was a tonsorial artist and neglected those red, white and blue stripes he would lose money every day of his life.

If you see a wooden Indian standing in front of a store you know that here you can obtain those little roils of tobacco which sell for a dime, or those rolls of cabbage which sell for a nickle; that here you can obtain those Turkish coffin nails which are sending our youths to an early grave, and that here you can obtain ammunition for that asthmatic old jimmy pipe of yours. No other sign on earth could tell you these same things!

The third is the pair of spectacles which hang in front of the optical shop, or is engraved on the brass signs. The man or woman does not live who does not know, the moment this conventionalized spectacle front is sighted, that here the weak-eyed public may seek solace with some hope of finding it.

The optometrist or optician who fails to plaster this thing on the front of his store is sadly lacking in business acumen! Remember that your customers look for

it! Remember that your only reason for putting out a sign is to let the public know what your business is, and that this will do it to a better advantage than anything else on earth. Remember that you are not selling your name—you are selling spectacles; and while it is all right, of course, to put your name on your signs and on your window, keep constantly in mind that the name should be secondary and the pair of spectacles primary. You put out a sign to help you sell your goods and there is no other sign which will so well accomplish that object.

This is all I have to say on the sign subject so far as the steady signs outside of the window go, but just inside of my windows, on each side, are two porcelain signs of white on black which I am absolutely batty about! They have brought me more business than any one thing I have ever used, and they are both alike. They read, "Quick Repairing," and there is not one business day in ten that people do not come into the store and mention them to me, and show by their conversation that it was the sign which brought them in.

Now when it comes to the matter of window dressing, there is no question but what the average optometrist knows less about it than any merchant on earth. He washes his window, puts in a piece of velvet on which is scattered a few odds and ends of his stock, and lets it go at that. He puts everything in his window except brains, and the task of dressing the window is generally left to some boy who doesn't know the difference between the principles of advertising and the jack of spades.

The average optical window falls down because it is too grasping. It seems to be trying to show one sample of every article carried in stock and the resultant

window is one which is simply a jumbled mass of junk which attracts the attention of no one. The matter of window dressing comes under the general head of advertising and the same rules that apply to one apply to the other. The public is in a hurry and it hurries through its paper and past your window every day. In a single newspaper advertisement you would never think of attempting to describe and price everything in your store—you take up a single article or a single subject and attempt in that one ad to enlighten the public on that one subject.

Apply the same theory to your window dressing. The world is hurrying past your window bent on its own business and your window must contain something to attract it. There is little doubt but that the simplest way to accomplish this is to put only one sort of an article in the window and put this in in great quantities. If you opened your paper in the morning and saw a whole page on which was printed nothing but the two words "Toric Lenses" line after line, column after column, till the entire page was filled, it would be bound to attract your eye, would it not? This is exactly true of your window. If you put in it nothing but one article—let us say, eye-glass chains—the effect would be the same on the eye. A single eye-glass chain is lost among a lot of other optical goods and would attract no particular attention, nor would half a dozen, but if you put them in row after row, chain after chain, until the whole window was filled with them, the effect on the passer-by would be exactly the same as if he had seen the words "Eye Glass Chains" printed over and over in his morning paper, and you will certainly impress on that man's

mind the fact that you have them and should he be in need of one you will then and there make a sale.

Oddly enough, just the reverse is good window dressing. As there is such an insane desire on the part of the advertising public to get as much as possible into a certain amount of newspaper space, or as much as possible into a show window, the reading and gazing public have become accustomed to seeing these spaces crowded and if you picked up your morning paper and saw exactly in the center of the page one small word surrounded by a sea of white paper you would certainly see what that word was, and so also if you saw a large window nicely dressed in some pleasing color and in the middle of that window one small article you would at once conclude that the article must be something unusual to be given such prominence, and would walk over to see what it was.

These things are simply putting brains into the window. If all the men in your neighborhood are decorating their windows in one general way, change yours and do something different. The men who pass your window are busy. If you hope to attract their attention you must use some originality.

Moving objects of any sort are good window displays. These little radiometers are good things for the window for that reason. One of the best optical windows ever used in the east was where the owner filled his window full of small, cheap compasses with his ad on one side. From the chandelier he swung a big horse-shoe magnet which swung over the compasses like a pendulum and of course as it passed the compasses went into hysterics and pointed everywhere except north.

The window attracted large crowds all the time it was used.

The seasons have a large bearing on window decorations also. In the first place, the cloth used in the decoration should be cool, soft tones in summer, and dark reds and warm tones in winter, for a person is unconsciously attracted to a cool spot in summer just as they turn to a warm one in winter.

Field glasses, magnifiers, pedometers and such things make good windows in the spring, when people are planning vacations and are tramping around through the woods, just as smoked glasses make a good exhibit on the hot, sunny days of summer. In the winter, when the theatrical season is on and when Christmas is coming, of course such things as opera glasses and gold lorgnettes should have a prominent place in your displays.

The greatest difficulty in decorating a show window is, without doubt, to obtain that difficult to define thing, individuality. If a show window is absolutely perfect it is also absolutely useless. One follows another as naturally as a pickaninny follows a brass band. It is so perfect that a man would pass it a hundred times and never look into it. It is just like half a hundred other show windows in the same neighborhood. It attracts no more attention than the lamp post on the corner. The lamp post is just like all the other lamp posts in the city, but if you were to run across a lamp post painted red, while all the others in the city were black, you would see that red lamp post every time you passed it. You would wonder why it was red and you would doubtless think it

was the best looking lamp post in town. That is individuality.

There is no better place on earth for an optician to display his individuality than in his window—not only display it, but cash it!

The optometrist's show window is a small one and he can do almost anything he pleases with it, and what he seems to have pleased, in most cases, is to make it as much like every other show window as one carbon copy is like another.

To be individual one does not have to be freaky. If the stores near you have round windows, have yours built square; if the other fellows have brass signs, make yours of some other metal. Remember that red lamp post.

Just a few days ago a woman on a car said, "I don't remember the name of the place, but there is a stuffed eagle in the window." Get some one thing in your window which will become a landmark so that people will remember your store by it.

When it comes to the question of price tags in the window, there is little to be said, for it all depends on the store, its location, its general style, and all that sort of thing.

I never advertise prices on my spectacles in any way. Not in the papers, or in my window, yet I have not the least hesitation in putting prices on any article of practical merchandise I put in the window. I can sell two dozen pedometers any week I will fill my window with them and place a little sign I have with a man taking long steps and the wording, "How far do you walk each day?" and then, "Pedometers \$1.00." When I have opera

glasses or field glasses in the window I do not use price tags, as the prices on these articles are too high to prove alluring, yet when one sticks by me for a couple of seasons I have no hesitation in cutting the price on it and putting it in the window as a special.

It would seem that a good rule about price tags would be to put them on those articles which people are liable to think higher priced than they really are and leave them off of those articles which are higher priced than they seem. The truth is, that all a show window can do is to bring the people into the store. The sale must be made inside, and the window which brings in the people is the window you want.

Just one other thought about the window. Neither you nor any other man who is in business would fail to keep himself, his clothes and his linen in first-class shape and scrupulously clean, for you know that the first impression one gets is the lasting one. If you see a man shabbily clad, his collar and cuffs in mourning, you are going to judge that man's character, his standing in the community, and even his morals, by his dress. These things are the signs which he hangs out that the public may know what the man is, and they judge him accordingly. What a man's clothes are to him, his window is to his store. As his clothes are the first thing to catch the eye of a person and as he is generally judged by them, so also his window is the first thing to catch the eye of a possible purchaser, and it is by it that his whole establishment is judged.

If that window be fly-specked, if it be poorly and inartistically decorated, then the possible customer is going to decide that the man who occupies that store is

a man uncleanly in his habits, behind the times in his profession and hardly worth while dealing with.

Should that window be clean, should the exhibit be artistic, should the goods in it be up-to-date articles of optical merchandise, then the man who stops and gazes in that window will decide that the rest of the establishment is on a par with the window and will not hesitate to enter and will expect to get good up-to-date service, and I must say that in this, as in most other things, the public is right.

A window should be decorated at least twice a week, and as you change your advertisements in the papers with frequency, so should you change your advertisements in the windows with frequency, for very nearly the same people pass your store every day and you cannot expect them to remain interested or pause before your window very often if you do not make some change in it.

CHAPTER VII

ADVERTISING.

In the last fifteen years the writer hereof has received—he will not say earned—several thousand dollars writing about optical advertising.

In the same length of time he has wasted at least twice as many thousands in unprofitable advertising he has done himself. In the last two years he has adopted a system of advertising which has paid him handsomely for every dollar he has put into it, and no man living can induce him to change it.

In those fifteen years he has tried out almost every plan, every medium and every form of advertising, and most of them he has abandoned because he has found that he could not trace directly to them the results which they should have brought.

Advertising is like the tariff question—a purely local issue. What will pay the optometrist in one town or city is money thrown away in the next. There is no hard and fast rule of advertising. There are a few general rules, however, which prevail in every town and city in the country.

First, let me say that in my opinion this “General Publicity,” of which the advertising solicitors prate so much, is all bosh! It is not worth ten cents a million circulation. Pay no money for advertising which does

not show up on your examination books! There is the nub of the whole matter!

Start tomorrow to check up on your advertising. Find out from the men and women whose eyes you examine how they came to patronize you. Use all the means in your power to get the information, but if you can get it in no other way, simply say to them that you are spending a lot of your good money in advertising and you want to know what portion of it is paying you, and as you notice that they are new customers of the place you want to know how they came to patronize you. Now when you have found this out, make a note of it on the examination book and then when the end of the month comes tabulate these figures and you will find some very unexpected results!

This is the only method on earth to determine what advertising is paying and what is not. If the advertising does not bring you results, quit it. I have discovered in my life that there is not a return of one per cent of the money invested in the following form of advertising: Bill boards, programs of all kinds, signs tacked on fences, advertising in and around hotel offices, on registers, blotters, clocks and such things. I have never had an advertising novelty of any description which has paid me at all.

My bookkeeping on my advertising has convinced me that there are only two forms of advertising which will pay the optometrist. One is straight newspaper advertising, and the other is circular letters or booklets, and my own experience has brought me sixty per cent more returns from newspaper advertising than it has from circulars.

When we take up the question of newspaper advertising it is attempting to explain in a single chapter a profession that it takes a lifetime to learn. I have tried it in every way and all I shall attempt to point out to you is that certain forms of newspaper advertising have paid me big returns on the money invested, while others have failed completely.

The advertising that I am now doing and which is paying, is straight educational advertising, without an illustration or a price in it. It is in reference to toric lenses as opposed to flat, Kryptok as opposed to cements, finger-piece mountings as against the old styles with their loose screws, box studs instead of the ordinary kind, examinations without drops as against the inferior ones given by the oculist.

It is an advertisement of service and not an advertisement of price. It is a question of trying to create a desire in the minds of the readers for something better, more scientific, something for their own good and not a question of price. It is an attempt to create in the minds of the public that my name stands for quality and that anything purchased here is sure to be right because it came from here.

This form of copy is a winner. It is bringing me daily results which more than pay for the cost of the advertising. Every month when I check up my cost of advertising against my returns I find that I am on the velvet side.

I have cut out illustrations in my advertising because I have never seen illustrations for optical advertising which were not either "cute" or uninteresting. I do not think that pictures which can be classed as "cute" have

any place in the subject matter of so serious a thing to talk about as sick eyes, and the uninteresting illustrations only distract attention.

So much for newspaper work, except that I would advise any man who contemplates spending a hundred dollars in newspaper advertising to spend the first five with Page, for his book on optical advertising, as it will save him far more than that, and as it contains more good ideas about composition and type than any I have ever seen.

The booklet proposition brings results—results depending on the booklet. Cheap booklets, cheap printing and cheap postage is the cause of more failures in this line than anything else.

I believe that a good series of follow-up letters will help any man's newspaper advertising, although I do not believe that it will take the place of it. I do not believe that the average form letter sent out is profitable. Remember that it must be a good letter, short, to the point, and written with infinite care.

In the first place, I do not believe they are worth ten cents a thousand when sent out under a one-cent stamp. If you will observe, when looking over the mail which comes to your own desk in the morning, you will see that you dump the stuff which comes to you under one-cent postage into the waste basket, unopened, and why you should expect people to read your circulars which come in the same way is a mystery compared with which the immortal question of who killed Cock Robin is as plain as day!

Second, I do not believe that letters with more than one sheet in them are worth paying postage on. They

are so bulky that no one save a farm hand with a Sunday on his hands would wade through them to find out what it is all about.

If you want to get the people, send out a good process or typewritten letter signed with a pen, and under two-cent postage, and you will stand a chance to get your money back.

I had a friend who started in to market a book which appealed to one class of men only. His first attempt was to send out 50,000 unsealed circulars under a one-cent stamp. From these he sold 271 books for a dollar which cost him thirty-three cents each. Printing, folding and postage left him with a net loss of \$418.43 on the deal.

His next attempt was with 25,000 of the same circulars under a two-cent stamp. These made him 1,715 sales and a profit of \$549.05.

You will notice that the simple affixing of a two-cent stamp instead of a one made the same circular bring thirteen times as many replies. This taught him a lesson and his next venture was a strong letter of just ten lines. He hired twenty men, giving them two cents and a half a letter, to write these in long hand, and the man who wrote the letter also addressed the envelope.

He sent out 25,000 of these also under a two-cent stamp, and they sold him 6,405 books and gave him a clear profit of \$2,591.35!

The first object in a circular letter is to have it read and any expense to which you may go in assuring this point is money well invested.

A one-cent stamp is a through ticket to the waste basket, with no stop-over privileges on the busy man's desk.

No man who wants to succeed in the optical business can practice economy in his postage account. Fifteen minutes ago a lady went out of your store who told you that Mrs. Smith had sent her to you for glasses. Right there you should have used every bit of ingenuity you possessed to find out which Mrs. Smith that was and where she lived. Before you close the place tonight you should sit down and write that Mrs. Smith a letter telling her that the lady had been in at her suggestion and that you appreciated this evidence of her kindly feeling.

It makes no difference who this Mrs. Smith is, she would appreciate that note. If she is one of your local four hundred fashionables she will consider that she is a sort of patroness of your place and will send in her other friends. If she lives in the alley, back of Herkimer street, it is likely that she don't get a letter once a year and yours will be an event for her and she will hustle for you. It is the only method I know which will start people working for you without a salary.

Take this matter to yourself as an example. You have referred your friends to this butcher, baker or candlestick maker, yet you have never received such a note. Would it not please you to get one?

It is an advertising dodge which will pay the optometrist plethoric dividends on the postage invested, and I have found by advertising records on my examination books that exactly seventy per cent of my new business

comes through the recommendations of my former patrons.

Next in line comes the all powerful "two-year letter." Every day the optometrist should sit down and write a personal letter to the persons whose eyes he examined two years before, calling attention to the fact that they should come in again. This pays better for the money invested than any form of advertising he can do, and he will get a larger percentage of replies to it than any other form of advertising. At the close of this chapter is a general form I use, but, of course, I vary it in the case of people I know personally.

Next in importance in the advertising game is persistency. The results of advertising are accumulative. Advertising done a year ago may bring its results today and the only successful advertiser is the man who hangs on to it like a bull pup worrying a root. All too many optometrists try this, that or the other form of advertising for a few weeks or months and then abandon it before the results begin to show.

When you were a boy did they have one of those old fashioned wooden pumps at your house? You will remember that you had to pour about a quart of priming water into it to get it started. Well, advertising is like that. The money you pay for the advertising is the priming water, and if in the days when you worked the old pump you had poured in your priming water and worked a few minutes and then quit, you would have even lost your priming water; but if you had kept plugging away you not only got your priming water back, but a lot of the cool water from the depths of the well with it. You've



ROE FULKERSON, WASHINGTON, D. C.

got to keep hammering away at advertising if you hope to get your money back.

Finally, keep your records of results. Put down on each examination where the patient comes from and at the end of each month tabulate the results so you will know where you get your business. Put down your clubs, your lodge, your church and all the various forms of printed advertising you do, and classify every patient so you can eliminate the guess work and know where you are getting your business, for there is no use hoeing in stony ground when there is a fertile field next door just waiting to burst into a golden harvest of dollars if you will work it.

Below is the two-year form letter, which may be of interest:

"Just two years ago today (firm name) examined your eyes and made glasses for you. Time flies, doesn't it?

"Once in two years isn't often, but it is rarely that a pair of glasses have to be changed oftener. It is also rarely that a pair can be worn longer than that without eyestrain.

"A change in yours may be needed now, and you had better come in and let him examine your eyes.

"You of course know that he makes no charge for this examination, and it would be wise to take advantage of it.

"Often when the glasses do not need changing they get twisted out of alignment and need readjusting. This, also, is on his free list, and it is a pleasure for him to do it, and it will add to your eye comfort.

“Should your lenses need changing, you will find his prices low and the service, you know, is good. You’ve had it.

“May he hope to see you in a few days?

“Remember, its (address).”

CHAPTER VIII

SALESMANSHIP.

The proprietor of a big piano house had sent one of his salesmen out into the country to see a prospective customer. He was at lunch when the salesman returned and walked up to his table. The first thing he asked was, "Did you get the money?" The salesman began with, "Well, when I got out there there was a family of three people and——" Here the proprietor interrupted him with, "Did you get the money?" "No," said the salesman, "but I——" Again the proprietor interrupted him with, "Never mind why. I was only interested in knowing whether you got the money."

That's all there is to the salesman proposition—just getting the money. Optical conventions may rail at the medical profession; they may delve deep into the scientific end of the business; they may discuss ethics and usages till they are blue in the face, but the man who gets the money is the man who is the best optometrist!

There are those who would insist that the word "honesty" be used in the above paragraph, but it is not needed for no man can win in any business game unless he is absolutely honest. The theory of "let the buyer beware" is as dead as the language in which the lawyers

couch the term. The man who attempts to vary one hair from absolute and scrupulous honesty in all his business transactions is as sure to lose as a man who persists in drawing to inside straights!

The question of how to increase the sales efficiency in one's employes and in one's own refracting work, however, is one of the biggest problems in the optical profession. There are plenty of men who are good refractionists but few who are good salesmen, and it is infinitely easier to teach refraction to a salesman than it is to teach salesmanship to a refractionist.

At the outset let it be said that there is no incentive for great exertion in any walk of business or sport without some sort of a contest. The home physical culture stunt has proven almost an absolute failure for this reason. There is no doubt but what a half hour's physical exercise in the morning in one's own home is as good as an hour spent on a golf course, but the trouble lies in the fact that no man will go through a stated set of motions all alone with no particular object in view; yet that same man will run a race, box a round, jump a few hoops, or play golf for an hour if he only has some man to race, box, jump or play against him.

The inclination to strive for supremacy in anything is inherent in every man.

The great object, then, for the proprietor of any optical store is to rouse his employes to some sort of a contest in salesmanship.

What has been said of these games and sports is still more true of them when a cup, medal or cash prize

is hung up. Men will contest for a time just for the love of it, but if interest is to be maintained there must be a prize to strive for. Here, then, we face the proposition that if we expect high class salesmanship we must incite a contest, and to retain the interest in that contest we must hang up a prize.

The solution of the matter, without a doubt, is not to judge men by the amount of their cash sales in the store. The reason this is unjust is because one man may happen on two prism binocular sales in one day and wait on only two people, while the clerk beside him might wait on fifty people and yet not sell as much in gross cash as the lucky man who picked up the two binocular sales. This will not answer because luck must be eliminated.

The true test of a man's ability as a salesman must rest at the test case. The prices he gets for the stuff he sells is the true test of his ability as a salesman.

Do not understand that any optical establishment should not have its prices fixed as inexorably as the laws of the Medes and Persians, for it should. One price to all has been so clearly demonstrated to be the only proper system that it needs no comment here.

When a man increases the prices he gets for his work in a house where the charges are fixed, it simply means that he must sell a better quality of stuff. Where he once sold cement bifocals he must sell Kryptoks. Where he once sold flat he must sell toric lenses, and where he once sold aluminum or gold filled frames, he must sell gold.

After much search I believe the best system is this one which I learned from one of the most successful retail opticians in the United States.

His method is to take the average sale per man who seats himself in the examination chair. Every person who sits down is counted against the man making the examination and every dollar he gets from that man is credited to him. If he examines the eyes of a hundred men in a month and he gets gross sales of one thousand dollars his average for that month is ten dollars per man—and allow me to break in long enough to say that if there is a man in the United States with that sort of an average, I have a position for him with a salary of \$5,000 per year attached.

Now in such a contest there is only one item which must be remembered, and that is, should the refractionist find the services of an oculist needed and send the patient to that oculist and the patient come back later with a prescription for glasses, the price of that pair of prescription glasses should be entered on the examination book and go to the credit of the man on his average.

Let these results be tabulated on a chart like that used by a nurse in a fever case. Let a chart be made for each month in the year, and let each man who figures on that chart as an examiner have his line ruled on it in a different color of ink.

I know of one instance where a man's average was raised from \$2.45 to \$5.25 in less than a year through this method. I know where a refractionist who, working alone, raised his own average by \$3.00 per person by simply working against his record. He hung on the wall

immediately back of his examination table his own chart of averages, where he would face it every time he made an examination, and constantly worked against it just as sprinters race against the record time made by some other fellow in bygone days.

The question of the prize to work for is one which must be left to the discretion of the head of every establishment to decide for himself. There is no question but what the proprietor of every optical store in the country is working for the money there is in it, and he should bear constantly in mind that the people whom he employs are working for him for the same reason, and that the best prize he can offer for high efficiency is good cold cash.

Just how this cash should be distributed is difficult to say. But it should come in some way so that a man gets pay according to his increase. It is not enough that a man should have made a better record than any other man in the store, he should have also bettered his own record.

If this spirit of contest can be raised in a friendly way it will add, at a minimum, twenty-five per cent to your receipts. You would pay quite a lot of money to any man who would contract to increase your business that amount, yet few men are willing to take the trouble to work out such a plan as this in their own sales force.

The great advantage of this plan is that it makes a change in your business affairs which is to your great advantage outside of the present profit. No man ever made a reputation selling cheap goods. No man ever bettered his standing by putting out low priced goods.

It is a fact that a man may put up quite a yell over the price of a pair of torics in a heavy gold frame at the time he bought them, but when they are his he will go out in the world and boast of what a fine pair of spectacles he has; whereas, if he had taken advantage of a bargain sale some place and bought a cheap pair, he would never have boasted of them.

Of course sales efficiency can be increased in every part of a store. The most important part is, without doubt, at the test case, but the store proper must not be neglected.

Without question the very first impression created on the mind of an entering purchaser is the most lasting. During the first minute you are in a store you form your opinion of that place. If the opinion you form is a good one, you are an easy customer—you are ready, willing and anxious to be pleased. If you form a poor impression of the store or its clerks, you are stricken with a grouch before you are in the place a minute, and you are hard to please, hard to sell, and give up your money reluctantly.

To please a man entering a store, the clerks behind the counter must be on the job instantly. They should jump to wait on the customer, no matter what they are doing, and come with a smile. It has not been a month since a man came into my store and one of my sales people went forward briskly with a smile and a "Good morning." The man reached out his hand sadly and said: "Young man, I would like to shake hands with you. I have been in this city for almost two weeks, and you are the first person whom I have met that seemed at all glad to see me!" They both laughed and the sale

was already made. All that was needed was to hand out the goods for the customer was in a buying humor.

The average man behind the counter seems to be of the opinion that nothing on this earth is contagious except measles and mumps. The truth is that there is nothing on earth so contagious as manner. The smiling, brisk salesman never has any save smiling and brisk customers. The people you face over the show case are just like the man you face in the mirror. If you smile, they smile back at you, and if you give them sour looks and frowns they will return them in kind.

A few weeks ago I noticed that one of my salesmen was selling seventy-five per cent of the thermometers and barometers sold in the store, and I am as curious and as snoopy as a fox terrier. I decided to watch him and see how he did it. It did not take me three days to get it.

There is no subject under heaven that people talk as much about as the weather, and he was simply taking advantage of it. If a man said it looked like rain or looked like clearing up, little "Bright Eyes" was on the job in a minute. He would tell the man that he noticed this morning that the barometer was falling and the wind rising, and that this indicated hail or some such thing as that, for he was really weather-wise and inside of two minutes he would have that man looking at a bunch of aneroids and letting him explain how they worked. If it was a question of temperature, he would produce a bunch of thermometers, and if it was humidity he would send the man home with a hygrometer in his hand before he knew it.

This is forcing business. It is a fact that one-half our wants are artificial ones. It is also a fact that the general run of optical salesmen are too prone to stand back on their professional dignity and not try to be merchants. The sale of such things as telescopes, field glasses, magnifiers, chains, hooks, automatics and meteorological instruments could be increased fifty per cent all over the United States if the optical salesmen in the various stores would simply use some of the ability which lies undeveloped in them.

Another instance will serve as an illustration. An optometrist who had always had an office practice bought out another on the ground floor. Among other things he inherited a lot of good tin case thermometers. He looked at them on his wall for two years, and then put them in the window and marked them ten cents each. One of his competitors came in and geyed him for selling them so cheap and finally bought the lot at the price. They were intended to sell for \$1.25, and the new owner put them in his window as shop worn standard thermometers marked down from \$1.25 to 65 cents and sold the entire lot at that price in a week. He could show the customer the test nicks on the tube, he could tell them the difference between a standard and an ordinary thermometer, and besides he was a salesman where the other man was not.

Turn your attention to the sales methods of the department store. Put your goods under people's noses; take advantage of the conversation to show people goods; turn the conversation in such a manner that it will give you the chance to show stuff, and then don't hesitate to show it.

Above all, get busy with the system of keeping track of the average per man in your examination room, and you will have given your business the greatest boost in years!

CHAPTER IX

PERSONALITY.

A story is told of a farm hand who watched a summer boarder come out on the back porch one morning before breakfast. The city man polished his shoes, he shaved himself, he washed his face and hands carefully, he manicured his nails, he brushed his clothes, and then put on fresh collar and cuffs. The countryman watched the entire process with infinite interest and then remarked, "Good gosh, mister! You are an awful lot of trouble to yourself!"

The successful optometrist must be a lot of trouble to himself. He must remember a fact which does not seem like a fact because it can not be explained, but a fact, nevertheless, that two-thirds of the customers in an optical store are women; that the other one-third are men of culture and refinement, for the higher educated a family is the more glasses are worn. To be brief, his patrons are the best people in his town. To deal with these people he must dress and act the part. He must keep himself and his clothes perfectly clean.

Please do not understand that I mean he should be extravagant in his dress—I mean that he must simply be clean.

Come over here to the mirror a moment and I will show you exactly what I mean. Let's start in at the top. I want you to carefully look over this optometrist you

are facing and tell me honestly if he looks as though he were the most skillful and most scientific man in the city.

Look at his face. How long has it been since he shaved? Look at his collar. Is it frayed at the edges? Is it perfectly clean? Is it the sort of collar the best optometrist in town would wear? Look at the tie. When he smiles look at his teeth and see if they are clean. When he raises his hands look at the edges of his cuffs. Are they white, or has he got a band of mourning around them?

Look at his hands and his nails. Are they clean? Remember he is going to shove those hands into the face of a lady in a moment. Are they the sort of hands you would like hovering around your own face?

How about the dandruff on that coat collar? How long has it been since that coat was pressed? How about the trousers? Are they creased down the front, or are they so baggy at the knees that they look like he were squatted just ready to jump?

Trifles, you say? Of course they are trifles! But they are the sort of trifles which attract well-bred people to you, if they are looked after, and they are the sort of trifles which drive people to another store if they are neglected! They are the sort of trifles which might just tip the scale of business from failure to success and the sort of trifles which cost a man nothing and may pay immense profits on the time it takes to do them. I once worked in an optical store, many years ago, in which swung this sign, and it's a good one: "If you have nothing else to do, go wash your hands."

How about your speech? Do you say "I have saw" or "I seen?" Do you say "Ain't" and "Take it from me" when you are conversing with your customers? Do you know that to well-bred and well-educated people these things are as much discords as a bad note is to a trained musician and that they hurt and jar the sensibilities of such people just as much?

Do you know that the optometrist who poses as an educated man is giving himself the lie by the use of such examples of bad grammar and slang? Do you think people will believe you are any better educated in your own profession than you are in the language of the tongue you speak? Not likely! Use as clean English and keep as clean a person as you possibly can if you hope to do business with the better class of people who do the same thing.

I missed my breakfast one morning, and in consequence I went early to lunch, and as I arrived at eleven I saw something new to me. I saw every waiter in a big hotel lined up in a long row across the dining-room while the head waiter walked along and inspected each man. He looked at his face, his tie and collar, and his shoes; he walked the length of the line, and then on the return trip he made every man extend his hands and turn them before his eyes to show that they were clean and that his nails were manicured.

If the big hotels are as careful of their servants as all this, they must know that a failure along this line will offend, and if it would offend in a servant how much more would it be likely to offend in a professional man who is supposed to be educated, refined and above things of this sort?

Right along this line comes the matter of "Are there any ladies present?" stories. There is no worse habit on earth for an optometrist to get into than that of telling barroom stories in his own store. Of course I know that neither you or any other man will tell such stories when there are ladies in the store, but do you suppose for a single instant that there is a woman in the world so stupid who, when she comes into your store, and sees two or more men in a group stop talking the moment she enters, does not know that the topic of conversation was not fit for her ears?

Do you think there is a man on earth so common that he will not have more respect for you if you do not tell such stuff? No matter how much he may enjoy telling them, he will not think less of you if you do not! Of course, when men tell you such stories in the store you must listen—you need not draw yourself up and say "How dare you, sir?" or anything like that. Simply laugh or smile, as the occasion may require, but cut out all the "That reminds me" stuff. It doesn't pay, and whenever you allow your store to become a clearing house for that sort of conversation you make it a loafing place and the better class of people will not come into it.

It's bad business to allow men who are not busy to congregate in your store, anyway. Simply do not encourage them. If they come, excuse yourself on the ground of work and leave them. People, particularly women, do not like to have others around listening to their conversation, and, more than that, if you are chatting with friends and have to leave them to wait on a customer, you are liable to give the customer scant atten-

tion in your desire to get back and resume your conversation.

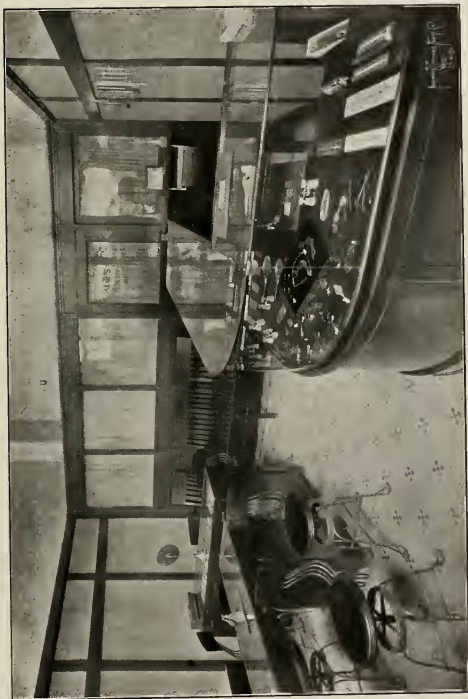
Keep your person, your linen, your conversation and your store as clean as a pin, not only because it is the proper thing to do from a standpoint of your personal pride, but because it pays.

Then there is the booze habit! Cut it out, and cut it out quick! The man who has the mingled odor of cloves and rye on his breath during business hours is a fool, net! Remember, I am not touching this question from a moral standpoint. That has been done—done to a frazzle! I am speaking as a business man and from a business standpoint.

Go out at night and soak your soul to saturation with the essence of don't give-a-damativeness if you must—it's your own funeral—but if you value your business existence don't touch it during business hours!

The question of whether it was just one cocktail before breakfast, or just one stein with your lunch, has no bearing on the case at all. The real point is that you have the odor of drink on your breath and there are a large proportion of people with whom you do business that are prejudiced against it and it will cost you money. These people cannot distinguish between a drink and a drunk, and are liable to believe you the latter.

Drinking during business hours is a habit, and it is a habit which leads on down a road peopled with men whose trousers are fringed at the bottom; whose noses are magenta colored; whose eyes are weak and watery; whose nerve is gone and whose hands are palsied, rheumatic and joint-swollen, and such men are without honor



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in the banks and leading jobbing houses of the optical profession.

Habit is the strongest factor in human life. Every new habit is a new master. Let that habit be a habit of frugality and next year you will be more frugal; let that habit be a cocktail and next year you will take two; or if you start kissing your wife in the morning before you start to work, next year you will kiss her twice!

Without a positive effort to cultivate good habits any man will drop naturally into bad ones. It is natural to do wrong. Good habits must be cultivated and nurtured like orchids, while bad habits, like tough and noxious weeds in a garden, will grow without cultivation or rather through lack of it.

Allow the habit of drinking during business hours to grow on you, and it is only a question of time until it will cost you many influential friends and many patrons. You may be a moral man as men go, you may not drink enough to injure your health, but if you drink at all during business hours you will injure your business.

It is an odd fact that the most intemperate people in the world are the so-called "temperance people." It is their honest belief that any man who will take a drink will rob a hen roost and then come back after the pole on which the hen sat. Such being their prejudice they will patronize the poorest optometrist in the city rather than spend a dollar on a man who takes a highball. Cut it out or it will cost you money.

Once more let me call attention to the fact that this is written as a business document and not a moral thesis.

It's queer, though, how little attention the average man pays to good advice. He will take five men with

him to help him select a five-dollar bull pup from a litter, but will refuse advice in the selection of a wife or in the regulation of his personal habits.

But take it from me that a man cannot conduct a business while he is full of fusel oil, or make a living as long as he scents his breath with cardamon seeds.

CHAPTER X

RECORDS.

There are more ways to keep prescriptions and examination records than there are to abuse lettuce in a salad course at dinner.

The little details are a matter for each optometrist to decide for himself, but there are two great principles involved which should be watched with care.

Earlier in this book I have called attention to the "two-year letter" which pays so well. In order to be able to send these there must be some sort of a daily record of examinations which can be found by the date.

This of course entails the old-fashioned index, which takes time and often a search through half a dozen books before one can locate an examination, while the ordinary card index system will not enable an optometrist to lay his hands on the work he did two years ago today.

To my mind both of these things are necessary in every well-conducted optical establishment, so I solve the riddle by using both systems.

When a patient comes to my place for an examination, I take his name and address, which I write in an ordinary blank book, or what is known as the "Record" style. On this record I make all the notes of the case I care about, as well as the result of the refracting and also the origin of the case—I mean by that, where the

case came from. I have a set of symbols and opposite every name on my examination book you will find "Ad. S.," "F. P.," "C. A.," meaning, "Advertisement in the Star," "Former patient," or "Club acquaintance," as the case may be. All these are tabulated monthly and kept in a small memorandum book for my own information.

Of course each sheet in this book is dated so when I come to my shop in the morning I can turn readily to the work of that same day two years before and get out my two-year letters on the first mail.

With each of these record books is an index and if every card in my card index were lost or destroyed I would have a complete if not a convenient record of all my examinations, which are put in a fire-proof safe every night.

On several occasions I have had cards lost or misplaced in an index and this old-fashioned method of record has never failed me since I have been in business.

From these books every morning I make out card records for my card index which, as I have before explained, is placed beside my case for repair work immediately inside the door, where it is easy of access when a person comes in with a pair of broken glasses to be repaired. Nothing so displeases a customer as to be compelled to wait while a prescription is being looked up.

I have these cards printed on two colors of paper, one white and the other blue, and on the white cards I record the examinations we make in the store and on the blue ones we record the prescriptions we get from the oculists, the only difference being that in the upper left hand corner of the blank which is left for the name

of the doctor who wrote the prescription, we write the number of the book and the number of the page in our own record books.

I have seen a hundred forms of card index for opticians, each of which had some good points and some bad ones. I have read them all, from a card with nothing but a space for the name of the patient and all the rest blank, to those which had a space for a memo every time the glasses were repaired, and as a result have decided that each man should originate his own form and originate it for the same reason that I originated the one I use—because it has blanks for the information which I want to keep. There may be things on it you would not care about just as there may be things you would like to keep that I have not put down.

Both sides of the card I use are printed on stiff bond paper—not on bristol board, as I once had them, as that fills up a drawer too quickly and if you use it you will find in a very few years your cabinet drawers will be filled with records.

In addition to my regular index I have a dead box for cards which are over six years old as I find it very unusual to have occasion to refer to a card further back than that. On the first of January every year I go through the index and remove to this dead box all cards which are over six years old, and this keeps my index from getting filled up with useless cards.

I keep another file which is very important to me also, and that is a file of my daily cash sales. I had a small book made with thirty-one lines to a page and down a column to the extreme left I have printed the numerals to 31 representing the days of the month.

The rest of the page I have ruled into five vertical columns headed "Gold," "Steel," "Jobs" and "Miscellaneous," leaving another column for totals.

Each day's business I divide into these various heads and set the results down in the book, adding them up at the end of each week and setting down the month's total at the bottom and the average per day beside it.

Have you ever figured how much difference there is in your profit between your repairs and your new sales? Have you ever considered how much difference there is between your profits on new work in gold and in steel frames? Have you ever noted how much difference in profit there is between the sale of general optical merchandise and spectacles? Do you know how much of your gross sales come from one source and how much comes from the other? Do you know that your repair work is better than it was last year or do you just think so? Do you know whether that increase in business in May was from new glasses sold or whether you sold some filled glasses and things which boosted the sales for the month? Listen to me, my friend, if you don't know and are simply guessing, it behooves you to get busy and find out!

No man in this or any other business can afford to leave things to chance! A hundred little leaks are more liable to sink a ship than one big one for the one big one creates excitement and a hurry up call is issued for all hands to come and save it while the one hundred little ones let in just as much water, create much less excitement and are harder to stop because they are scattered.

Year by year I have made my records more and more exhaustive and year by year I have found and corrected little leaks which were sapping my profits and have stopped them. Just one example. I noticed that we were selling a lot of steel and aluminum glasses. It seemed to me that something might be done to correct this and put gold glasses on these people. A council of war was held and after experimenting we found the best plan to be that whereby we showed only two frames at the start, gold and steel. We centered all our ability on selling the gold frame, pressing the point of looks and durability to the limit, and when we found the patient could not pay for gold we played the trump card and showed the gold filled and generally sold that instead of the steel.

We found that where the three frames were shown at the same time we sold fewer gold frames, as the filled ones cut into the gold sales, but where we showed only the two and kept back the gold filled as a joker we could almost eliminate the sale of steel frames entirely. As I write I reach over on my desk and pick up the little book, of which I have just spoken, and find the steel sales so few that the column marked "Steel" is well nigh empty and will remain so as long as I keep the careful records that I now keep.

No matter what the matter is which relates to your business, put it down in black and white and tabulate and analyze it! It can never harm you and will at times make you some startling revelations.

I keep an account with every oculist in my home city. I put down under his name not only a record of the prescriptions I get from him every month, but also

the amount of money I got for filling those prescriptions, and I have found in more than one case that the financial standing of the patients of one man makes them better customers than those of some other doctor who sends me more people. They buy better stuff.

There is not a month that we do not prevent misunderstandings in our repair department because we have a book in the shop which shows the name, kind of glass, sort of job and date of delivery of every pair of glasses we repair.

Should a man come in as did one within a week claiming that he paid us to put a new temple on his spectacles and that we soldered it instead, all we need do is to produce our job book which showed that it was the right temple we put on while it was the left which had been soldered, which recalled to his mind that he had once broken it out of the city and had it soldered.

The more records you keep the less trouble you have and the more you know about your business.

CHAPTER XI

HOW TO FIGURE PROFITS.

This is a queer old world, anyway. There are so many things which we think we know that we do not, and so many things which we know that we don't remember we know till some fellow comes along and jogs our memory about them. It hasn't been very long since a young optometrist talked to me in confidence and this is the line of conversation.

"I am certainly glad that I stuck to it till I finished business high school. It has been a big help to me since I have been in the business, for, while I find plenty of optometrists who are well posted in refraction, I find few of them who are posted in business systems. Some of them that I have met have a lot of trouble figuring discounts and profits and it is perfectly easy to me."

I replied, "I once had a fellow in my employ who didn't know how to mark an article which cost \$1.00 so as to make 100 per cent profit."

"Well, upon my word!" exclaimed the youngster.

"How would you do it?" I asked him casually.

"Why, \$2.00, of course!" he replied.

"But, I insisted, if you sell an article for \$2.00, which cost you \$1.00 you are only making 50 per cent because 50 per cent of the amount you receive is profit."

He scratched his head, looked puzzled for a moment and flushing up he confessed that he could not do the

problem to his satisfaction despite that boasted high school education.

No man can do it! The only way you can mark an article to make 100 per cent profit is to have some fellow make you a present of it! Even then you will have to sell it in a store which costs you no rent and have it sold by clerks who draw no salary.

This young man was making the same mistake that thousands of optometrists all over the country are making. A mistake which only the large gross profit in the business enables them to make and still eat three times a day and pay rent. You figure your profit on your buying price instead of on your selling price.

It is my honest belief that there is not one optometrist in ten who can mark an opera glass so that it will pay him a certain percentage of profit!

Nine of them out of ten will tell you that if you buy a magnifier for \$1.00 and sell it for \$1.25 you have made 25 per cent. This is the failure to take into consideration the cost of doing business which in every case must be added when marking the cost of goods. The second mistake is in figuring the profit to be made on the cost price when it must be figured on the selling price. Please try to keep these two points in mind.

In the optical business as in all others, two separate amounts of capital are required. One part of the capital is that which is invested in merchandise, the other is that required for running expenses, selling expenses and, in fact, all expenses outside of those not properly chargeable to the merchandise account.

Both these items of investment must pay a proper return if the optometrist is going to eat with any degree

of regularity. It is obvious that dividends on all the capital invested are not possible unless all is considered in marking the selling price.

If the percentage of profit is reckoned on the cost of merchandise only, as is the case of the man who buys the magnifier for \$1.00 and sells it for \$1.25 under the impression that he is making 25 per cent profit, no provision is made for that part of the capital which is invested in running expenses.

Here is a case in point. A local optician who had a photographic department had to have a delivery wagon to haul heavy plates and such things around to the photographers. He decided to sell one of his horses and use a one-horse wagon. The horse had cost him around \$100. He thought he could get \$150 for him and he said 50 per cent profit was good enough. He had no time to attend to the selling of his horse so he turned the job over to a horse dealer to look after. The horseman agreed to make the sale for 33 1-3 per cent commission. He sold the horse for \$150, deducted his \$50 commission and handed the optometrist his \$100! So he came out only even! See the point? Here was a clean profit of 50 per cent eaten up exactly by a commission of 33 1-3 per cent! How did it happen? The optometrist figured his profit on the cost price of the horse but the horseman figured his on the selling price!

This optometrist did just what three-fourths of the optometrists in this country are doing today. He did not know how to mark his goods.

You may think this estimate an exaggeration but I can prove it to you by actual figures. The Burroughs Adding Machine Co. printed an advertisement on the

back cover of the Saturday Evening Post which contained this problem: "A certain article costs \$1.00 wholesale. What will it have to be sold for to allow a profit of 10 per cent after deducting 22 per cent for the cost of doing business?" They offered a valuable book to anyone who sent in an answer to the problem regardless of whether the answer was right or wrong. Now this is a problem which every optometrist has to answer every time he marks up an invoice of goods. Remember also that this paper has a general circulation and goes to every class of merchant who does business in the United States.

How many people do you suppose answered that problem correctly?

Seven hundred and fifty out of every one thousand answers were wrong! Three-quarters of the merchants in this country do not know how to mark their goods to get a certain percentage of profit. Do you believe that optometrists are superior in their business knowledge to the average run of merchants? I do not. On the contrary, I believe that they are less well informed on the principles of business systemizing than any class of men with whom I have ever come in contact.

The answers to this problem propounded by the Burroughs people ranged all the way from \$1.10 to \$1.60. The majority gave the selling price as \$1.32 or \$1.34, allowing a profit of one cent or less notwithstanding that an explanation in the ad. said plainly that the answer was not \$1.32.

If the wholesale price is \$1.00 and the cost of doing business is 22 per cent, \$1.34 does not allow 10 per cent but only 14-10 per cent profit. On a gross annual business of \$15,000, which is about what the ordinary small

optometrist does, he would clear \$150 a year, or a little more than \$12 per month, and yet there are optometrists all over the land marking goods that way and the fool killer still procrastinates!

The optometrist would not even make this small profit unless he had himself on his own pay roll at a regular salary and my experience has been that not one in fifty has himself on the pay roll. If they are not on the pay roll of course their own salary would not be in the 22 per cent cost of doing business and they would not make on \$15,000 gross sales as much as they could make selling War Cry's on Saturday and beating the tambourine the rest of the week!

If article referred to were sold for \$1.32 the merchant would lose almost one per cent instead of making ten per cent! There is little doubt in my mind that there is not an optical establishment in this country today using this cost marking system which is not selling some goods for less than cost with the fatuous idea that they are getting rich at it. Do you dare put your own stock to this test?

The whole trouble is in adding 32 per cent of the cost price to the cost price instead of adding 32 per cent of the selling price to the cost price.

Now, before any optician can properly mark his goods he must know exactly what it costs him to do business. My experience has been that in small establishments it hovers around the 20 per cent mark and increases as the size of the establishment grows larger. I have known cases where it run almost up to 30 per cent but these are rare and needless.

The 22 per cent used by the Burroughs people is good enough to continue to use as an illustration here.

The method of determining the cost of doing business is to add together from last year's business every item of your expense. Put in every cent spent except what was actually spent for merchandise, not forgetting cases and advertising. Take this sum and find out what per cent it is of the total sales of that year and you will find out exactly what your cost of doing business is. This must be done anew every year as changes in rent, clerk hire, delivery expenses and alterations in advertising campaigns will make variations year by year.

An amazing amount of money is lost every year through forgetfulness. You must keep tab on all your expenses or your profit figuring will be as full of holes as a colander. Only a chump will trust everything to mere memory.

Having once determined what the expense of doing business is, the proper method of figuring the cost of the goods is this—we will take the Burroughs problem as an example.

	Per cent	Per cent
Let the selling price equal.....		100
Deduct for cost of doing business.....	22	
Deduct for profit.....	10	32
Cost is 68% of selling price.....		68
Then 68 per cent is.....		\$1.00
1 per cent is.....		.0147
100 per cent is 100 times .0147 or selling price...		\$1.47

This is the solution of that problem and the principle involved is the solution of every problem of marking goods in an optical store; yet all the way from Maine to Texas there are optometrists who are buying magnifiers at \$1.00 and selling them for \$1.25 with the wild idea that they are making 25 per cent profit when the chances are that they are losing money or just about breaking even on the deal!

You may have a fine education, you may be able to take a problem in geometry or algebra and make it go dead, jump through hoops and sit up and beg but if you want to fatten your batting average with the bank you would better be putting in a little time on the simple arithmetic of business!

There are some things they do not teach in the college classes in higher mathematics, that I want to impress on every optometrist, and here are a couple of them. Any per cent of a smaller sum is a smaller per cent of a greater sum. Percentage of profit must be added to the selling price and not to the cost price if you hope to buy new socks for the baby!

One more weak spot in the average optical establishment, which is close kin to the cost system, should be mentioned and then this chapter will be done.

You are a pretty punk optometrist if you could not go out and earn thirty dollars a week working for some other fellow, are you not? That is \$1,560 a year. How much did you make last year over all your expenses? Less than that?

It's a mighty small optical store which has in it less than \$2,000 worth of stock and fixtures, isn't it? It is. If you took that sum around to your bank cashier he

could tell you some bonds to buy which would pay you 5 per cent net, couldn't he? He could. Thank you again for agreeing with me. Now the interest on \$2,000 at 5 per cent is just about \$100 a year, isn't it? This means that if you are in business for yourself and you are not clearing over \$1,660 per annum you are in bad and had better get out and go to work for some other fellow. The truth is that the mistake generally comes from the fact that the optometrist forgets to add into his cost of doing business a salary for himself equal to what some other man would pay him for his services as manager.

If he hasn't his own name on the pay roll and does not pay into his personal account a sum equal to 5 per cent on the money he has invested in stock and fixtures then he is joshing himself along trying to fool himself into thinking he is making money when he is not.

Get on your own pay roll and draw your salary every week. Get in your stock and fixtures at the interest rate for the sum invested and then see how much money you are making. Be honest with yourself.



CHINN-BERETTA OPTICAL CO., OAKLAND, CALIF.

CHAPTER XII

SAVING.

As has been said in another chapter of this book, there is a tendency in our business for the proprietor to allow his profits to get tied up in stock. A man will open an optical business and worry and struggle along for ten years, denying himself and family many things, and year by year see his business increase and then at the end of the ten years he can show you on his books, maybe, that he has made say \$25,000; yet if you will look at his bank book you will find that he has \$346.78 in cash! He will have spent \$15,000 in living and have \$7,000 tied up in stock and the other three thousand will represent what he invested in the Little Wild Cat Dredging and Smelting Co. and the nice green shares with their gilt seals are somewhere in his safe now—he doesn't remember where!

Such is life! Full of gum boils, zylonite spectacles and solid gold spring eye glasses sold for a dollar! It is discouraging for a man to look at that \$7,000 worth of stock, to remember the times he wanted to go fishing and didn't, and recall that all he has to show for it is a bunch of fly-specked telescopes and tarnished opera glasses!

What's the answer? A sinking fund—a savings account!

It's not a question of how much you are making—it's a question of how much you have! It's not a matter of paper profits—show me your bank book! I don't care about your good will, your valuable file of prescriptions, your future prospects—let me have a peep into your safe deposit box! I can tell you whether you are making money or not and I am no auditor nor expert accountant! If you are making it, show it to me! I want to feel it in my hands! If you cannot do that you cannot even buy a beer with it!

The trouble lies in the fact that too few optometrists develop the sinking fund habit. This business, trade or profession, as you choose to call it, like all others, has its lean as well as its fat years, and the remedy for the lean ones is the Sinking Fund.

There are different phases of the sinking fund for different men but fundamentally it is a certain sum set aside out of each week's business and placed in a savings bank or building association as an emergency fund.

For the optometrist, it has always seemed to me that it should represent at least as much as 10 per cent of his last year's profit. Take the gross profit of last year and divide this sum into fifty-two parts and then increase it till it is some even sum of money and put this on your pay roll just the same as if this fund were an employee. No matter how great the strain, no matter how hard up you are, put this money aside even if you have to borrow money from the bank to do it.

Then when the great strain comes, as it does come to every business man in the world some time, you will have the cash to meet it.

You are in a position then to be your own broker and loan yourself money, if you want to do so, which is better business than being compelled to pay interest to the banker.

If you will pardon me for lapsing into the personal again I will tell you what I have done in the matter. To begin with, I set aside a certain sum of money each week till I had over three hundred dollars. When I reached this sum I went to my banker and asked him to buy a five hundred dollar bond of a local public service corporation and hold the bond as collateral for the two hundred dollar loan. I paid him five per cent on the two hundred dollar loan and the five hundred dollar bond paid me five per cent so I was three per cent ahead on the interest proposition.

During the time of this loan I continued my sinking fund till I got money enough in it to pay off the loan and then I kept at it till I had accumulated two hundred more, and then repeated the process till I had another five hundred dollar bond.

After I owned two of these five hundred dollar bonds I hypothecated them with the banker and had him buy me another and paid on this one till I cleared it up and all the interest on these bonds I, of course, paid back into the sinking fund as the profit was on the money in it.

I have repeated this process for many years till now I have several of the bonds lying in my safe deposit box and when I need some money to discount a big opera glass bill or, as recently happened, to finance a change of location, I can simply slip one of these bonds over the counter at the bank and get my loan without being under the least obligation to anyone in the world and

the interest on the bond is taking care of the interest on the loan at all times and, in the vernacular of the street, "I should worry!"

There are three things which I consider that any optometrist should do if he has made a success. First carry enough life insurance to take care of those dependent on him including creditors; second, own his own home and, third, have enough laid aside to take care of the proverbial rainy day. If I were to outline a plan for the new man just starting out I would advise the insurance first. None of these fancy investment policies which promise you all sorts of dividends and that sort of thing, for life insurance is not an investment—agents to the contrary notwithstanding. The old-fashioned "die to win" insurance is the only kind worth considering and let the policy be large enough to keep your wife and children from present want and to cover the debts you owe and no more. As I have said life insurance is insurance against death; not an investment.

Having taken care of this, buy a "Why Pay Rent?" There was never a time in the history of the world when a man can so easily own his own home as he can now.

Hundreds of men have deluded themselves out of a nice home by trying to figure out how much money the builder is going to make out of them when he sells them a house on the installment plan. If you are one of those who has been frightened by the high interest charges on this proposition get a pad and a pen and make a few pen tracks at my suggestion—tracks toward a home of your own.

Let us suppose that you would buy a house worth about \$5,000. If you did you would be allowed to pay

for it in monthly notes not exceeding \$40 each. Of that \$40 just one-half or \$20 would be interest, insurance, taxes and such things. Terrible, isn't it? Fifty per cent of your good money thrown away! Let's see if it is!

If you live in just about such a house now you are paying thirty-two dollars and fifty cents a month rent. This money is an absolute loss. The money you are paying in rent each year is an absolute and dead loss and it amounts to \$390. At \$40 per month, which would be your payment on the house, you would pay out \$480, or exactly \$90 more than you would pay in rent. Now these \$40 per month notes cover \$20 worth of interest and charges, and \$20 goes on the house, so you are paying \$240 per year on the house. The difference between the sums for rent and purchase being \$90, you are buying \$240 worth of real estate every year for \$90.

Now in opposition to this, suppose you go on paying rent and put this \$90 per year in some savings institution at the rate of \$7.50 per month and receive 3 per cent per annum on your minimum deposit as is usual. The sum total of interest paid on such an account will not equal the natural rise in value of any piece of real estate bought with fairly good judgment.

The other factor in the matter is that if a man gives his note he will meet that note when it is due, while if he has no outstanding obligations he will be inclined to fritter away his earnings instead of saving them.

Yet another factor is that the man who buys a home is a married man, and the woman never lived who did not want a home of her own and who would not co-operate with her husband and save to the limit to have one.

Just bear in mind these three points in life and you can and will be an independent and successful man.

First insure your family and creditors against your death.

Second, buy your own home.

Third, start the Sinking Fund habit.

These are the three milestones on the road to success—the three stations at which the train bound for prosperity must stop.

To the man who is contented to trust all to chance they are of little interest, but to the man who is going somewhere, who has a definite aim and goal in view, they are the three points at which he must aim before success will have crowned his efforts.

The mere getting of money is not a laudable ambition but the ambition to gain these three points is certainly a most laudable one.

CHAPTER XIII

PARTNERSHIPS.

If I were going to write this chapter just to suit myself it would contain the one word, "Don't"! But there are people who would want more reasons for it than my simple word and here are just a few of the thousands that I could mention.

My reason for saying don't take a partner, if you can help it, is because partnerships are like matrimony, a thing to be entered into only when you can no longer resist the temptation. It is one of the easiest things on earth to get into and one of the very hardest to get out of. It's like the man who caught the bear and then shrieked for someone to come and help him turn it loose.

Borrow money, hire more help, even bring your wife and children down to the store, but don't, for heaven's sake, yoke yourself and your destiny up with some other man!

If you want to expand, if you want to go into business for yourself, if you want to buy a bigger stock and you cannot do it without taking in a partner, then you are not yet ready to expand, to go into business for yourself, or to buy heavier.

When you have earned the money to go into business, you will know better how to handle that business; when you have made the money out of your business it is time enough to enlarge it, and when you have saved

the money to buy a larger stock then you are ready to buy it and will buy it with more judgment!

There is not one partnership in ten where, down in his heart, each member of the concern does not feel that he is dragging the other fellow as well as the business on his shoulders as a load. Each feels that on him the success of the business depends and more new ventures in the optical line fail because of policy disagreements between partners than from any other one cause.

In a partnership there are two families to feed, two heads to be consulted and two of everything in the matter of expense, while a single head is best to pursue a certain outlined policy on to the goal of success.

If a partner is inevitable, try and give him credit for all the good he does for the firm. The man who sells the tickets out in front of the side show may not be able to swallow a sword but the sword swallower would do a poor business without him.

But the happiest, most independent optometrist is the one who has no one to blame for his failures, no one to share his successes and no one with whom he is compelled to divide his profits. The firm as such may not make so much money but the happy proprietor may put it all down in his savings account and treasure it all to himself.

Partnerships and law suits have ever traveled hand in hand and the optical business, which gets tangled up in a court of law, had just as well be knocked in the head with a mallet.

If two or more men *must* unite in an optical venture, then the only sensible plan is to turn the whole matter into a stock company.

The incorporation fever has become almost an epidemic in this country, but it is not a disease that the business doctors are very often called in to treat for it is more often a success than a failure. Fundamentally I know of no objection to incorporating. In many cases it is almost a necessity and in a large majority of cases it is advantageous.

Where a partnership exists incorporation is always desirable because in a court of law any man who owns an interest in a business on a partnership basis is liable for all the debts of the business in case his partners cannot pay. He is not only liable to the extent of his interest but is liable to the extent of his means.

In case of an incorporation, the owner of stock is liable for nothing provided the certificate of stock states clearly that the stock is non-assessable.

Again, if a partner in an optical store gets a grouch at the way things are going he can tie the whole business up, while the difference is being adjudicated, and can tie it up in a mesh of legal red tape until it is ruined before it can be disentagled. But should the business be in the form of a stock company he can vote the amount of his stock in any deliberation of the company, but in case the majority of the stockholders decide on a line of action contrary to his opinion he must submit with docility or profanity, as he sees fit, but submit he must.

In a business owned by one man the reasons for forming a stock company are fewer but equally as good, because almost invariably it is done to secure more money to enlarge the business. Many a prosperous optical business can be improved with more capital for the purchase of additional stock, or to do additional advertising,

and the formation of a stock company is undoubtedly the best way to obtain it. Many men prefer to incorporate and sell shares in their business rather than go to the bank and borrow the money. If he borrows and is able to pay back then he is better off, for he gets all the profit of the increased business, whereas if he sells stock he must divide the profit with his stockholders.

Another advantage of the stock company idea is that it makes a good firm's credit better. On the contrary, it makes a weak firm's credit poorer. Once each year every incorporation must give to the courts a statement of its liabilities and assets and this statement must be made under oath.

If the creditors or anyone who is interested in the affairs of the concern is curious as to its workings they may go and see this statement, which is a matter of court record, and its falsification is a criminal offence.

I know of one case where articles of incorporation would have saved three men from absolute ruin. Three optometrists of my acquaintance took a flyer in a stone quarry. They put up \$3,000 each and hired a foreman and put a gang of men to work. The foreman was careless and one morning a blast went off prematurely and added nine Italian faces to the population of Heaven. The widows wailed and then sued for damages, which the court allowed to the tune of \$4,000 per man. The total was \$36,000 and when the assets of the three partners was gathered in a bunch it amounted to \$28,000, of which one man had \$1,000, another \$3,500 and the other man the balance! Had that quarry been a stock company the only liability on either man, on non-assessable stock,

would have been the proceeds of the sale of the quarry and the tools used in working it.

There is another advantage of the stock company plan also, and that is the existence of a board of directors who meet from time to time and after conference decide on the policy of the firm, and several heads are, of course, less liable to run off at a tangent than one.

Again, in case of a man's death an estate has a much more tangible asset in shares of stock than it has in a partnership or part ownership, as the only method of disposing of a partnership, in case of a disagreement, is to throw the entire concern into court or accept the heir of the former partner as a new partner which, in the case of a widow or an inexperienced person, is poor policy for an optical establishment.

Where a father desires to raise his sons up in his business as his successors there is no plan which is better than the stock company idea. He may then give his sons shares in the business, in addition to the salary he pays them for their services, and the amount of that salary is decided by the stockholders themselves, which gives each son a voice in the salary paid to his brothers.

If the father desires, he can retain 51 per cent of the stock and thus retain actual control of the business, up to the time of his death, and yet not make his sons feel that they are mere hirelings waiting for him to die before they can come into actual ownership of the business.

In some optical stores I recall faithful employes have been rewarded in the same way and although it does not give the stockholder any actual control in the business, yet it does give him a certainly of not being tossed

into the discard when he has played his hand to the best of his ability.

But the man who owns his own business, without the annoyance of any outsider is the happy man. The man who, when he fits a pair of spectacles and fits them well knowing that all the resultant business from this satisfactory job is going to pile the dollars in his own pocket, is the fellow who can look the world in the eye and tell it to go to the deuce!

If you must have money make out a statement of your liabilities and assets and take them to your banker and show the whole proposition to him. Then, if he refuses to loan you what you need, you may be pretty positive that the plan you have in mind is not a good one and you had better abandon it.

Sink or swim, live or die, on your own merits is the better plan and leave partnerships and stock companies alone; but of the two evils, if you *must* choose one, choose the lesser which, without doubt, is the stock company.

Above all things, if you go into a partnership or a stock company, hire a good lawyer and pay him a good price to look after your interests in the matter. More men have lost money signing papers they did not understand than most any other way. Pay a lawyer to look into them before you sign.

CHAPTER XIV

EMPLOYEES AND WINNERS.

There are two points on which I desire to caution every young man who has just cracked the shell of an employe and launched into the business world on his own hook.

The very first one of all is the handling of your own employes. The average proprietor of an optical store does not handle his own employes as he wished to be handled when he was on the pay roll himself. An optician may be a good manager, have good people hired, and pay them good salaries, and yet fail in one particular. His co-workers are of infinitely greater importance to him than the people to whom he sells his goods. He gives the people to whom he sells his spectacles a dollar's worth of value for every dollar they put into his cash register, and yet you would consider yourself a poor salesman if you did not add to that dollar's value a little kindness, a few pleasant words, a little bit of flattery. Why can you not do the same with your employes?

There is a sort of service which money will not buy from the people who work for you. It is the sort of service which makes a man come back after work hours to look after something without being told. It is the sort of service which keeps your employes rooting for the store both during business hours and outside of it. It

is the sort of service which makes an employe speak a good word for the store when out in public and solicit patronage for it. Mere salary will not get this service, but a few kind words, a little bit of subtle flattery, or a little interest in their private affairs will.

If you have a boy in your place who is interested in baseball it will do you no harm and him a lot of good if you will ask him what he thinks of the latest recruit on the home team, if you speak to him about the game of the day before, or if you call his attention to some play made by a player you know to be a favorite of his.

If one of the boys in your place has a motor boat or a canoe and you happen across a story or an article in some of your papers or magazines on the subject which is his particular hobby, it is very little trouble for you to bring it to him.

If one of your employes has a new wife or a new baby, it is the least that you can do to make inquiry from time to time as to the progress of his family and let him open up and tell you about it.

These are small things—simply the common courtesies of life—and yet how seldom do you see an employer with business sense enough to use them as a means to tie his clerks to him with bonds of steel.

Don't think for a moment that they are not working the same game on you. Don't imagine because you happen to be the "boss" that the boys are not handing you what the kids in the street call "bull con," for you are getting it every day of your life. You need not sniff; It's true! Why not pay them back in their own coin?

Foolishness? Beneath your dignity? Let me tell you that this is the sort of foolishness which binds a

business house closer together than all the money in the world can bind it. It's the sort of foolishness which begets what the French call *esprit de corps* and what the baseball fans call team work, the kind that mere money will not buy; that long pull and strong pull altogether in the interest of the firm which makes a winner out of any optical establishment from the little two-man store to the big shop employing several hundred men.

The second point which I wish to particularly call to attention is the matter of your associates outside of business hours. My experience has been that men are just about as broad as the company they keep.

If you find a man who associates with big men in the business world, men who do things on a \$10,000 scale, you will find he is a bigger, more up-to-date, broader gauge man than the one who spends his time with the little fellows.

It's an odd fact that not one man in ten selects his associates. He will carefully pick his clerks, his trousers, his wife, his partner or his plug tobacco, but his associates, who have the greatest effect on his moral character and mental makeup, come to him in an absolutely haphazard manner.

This is worth a little thought from any man in business. Why not pick some friends among men who have made a success in the race of life—men of affairs, winners? Get out and mix with the winners, for success is contagious and you may catch it. Attend the meetings of your optical society, your board of trade, your business organizations of all descriptions and your ideas as well as your business will feel the broadening and expanding influence of these associations.

Creeping into the lives of opticians everywhere is the realization that co-operation is better than competition, frankness better than secrecy and square dealing better than crookedness: that a competitor is not of necessity a villain and an enemy.

Agreements between competitors as to business hours, exchange of credit information and a general business friendliness is the tendency of the times, and the most successful men are the men who are leaders in these movements.

This idea is fostered by commercial organizations of every description, and the optician who holds out of these organizations because of the small expense entailed will shed many bitter dollars in the long run, although he may save pennies in the beginning.

Birds of a feather flock together and a business man is known by the company he keeps.

Get these two principles deeply impressed on your mind and it will make your road to business success an infinitely easier one. There is a road which runs between the two points Prosperity and Adversity and the time made on this road is the fastest known in the world. The thoughts which I have tried to implant here are two good pushes out of the station of Adversity toward the goal of Prosperity, and if you will accept the boost you will find that you will arrive at the new station much more quickly than you otherwise would.

Develop unity of purpose and house loyalty in your clerks and then get out among the real big men of your line, and you will find that you have perfected a machine at home and abroad which will withstand the shocks of dull times and slow seasons.

CHAPTER XV

CHASING RAINBOWS.

I don't know of anything that will make a child lose so much of the enjoyment he gets out of his regular play as to chase to the end of the rainbow to find the fabled pot of gold which lies just where its end touches the ground. The poor little fellow believing in the fable will chase through brambles and tear his clothes; he will wade through swamps and get his feet wet and take cold, and he will bruise and hurt himself falling over the stones and rough places only to find at the end of the journey, when worn and tired, that he had just as well kept on with his play as the end of the rainbow is further away than when he started.

This is all called to mind by watching the young optometrist and his foolish belief in the fables of the "get-rich-quick" man and his hundreds of foolish stories of fabulous wealth which lies just ahead at the end of the rainbow, and I have seen many an optometrist who had returned from the chase with money gone, business neglected, and an air of discouragement and sick-heartedness which makes me almost feel like preaching a sermon with "Stick to your business" for a text!

Whenever I see a young optometrist looking at the stock quotations in the daily paper I begin to wonder what the place will bring when the auctioneer gets to his

“Third and last call! Going, going, gone! Sold to the little man with a wart on his nose over there in the corner!”

I know just how you feel about it so don't talk back to me! “Just a little flyer. Just a few shares on margin.” I have heard it so often that I can recite it by heart! I had just as soon see a friend of mine with a hypodermic needle loaded with morphia shooting it into his arm, “just for fun,” or see him in a hop joint hitting the pipe just for a lark! The man who fools with stocks on margin is chasing a rainbow and at its end is rags and tatters and misery.

I have watched the butcher, the baker and the candlestick maker, and all the other fellows who buy and sell for gain, and I have seen few who are not pessimistic about the business in which they are engaged. Some maker of aphorisms has said that a pessimist is a fellow who of two evils chooses both and all optometrists agree that the optical business is the worst on earth and all too frequently they begin to look around for some rainbow to chase.

Maybe they turn their attention to the stock market; maybe it is the man with the hand book on the races; maybe it is sitting up all night trying to catch the caudal appendage to a Robert-tailed flush; maybe it is the purchase of some shares in a new patent, but no matter what form the rainbow chasing assumes it is an indication that the optometrist who begins it is standing at the top of a tobaggan slide with grease on the seat of his trousers and business oblivion at the foot.

In the first place there is no greater indication that an optometrist does not know half about his own busi-

ness or he would not be looking with such longing and envy at other lines.

There is no better business than the optical business! Read that line again.

Take it from any angle you choose there is no occupation on the top of God's green earth that offers so many inducements. If a man is seeking to do good to humanity there is no better opportunity than to relieve eye suffering and no profession on earth which is in such general need of elevation from the slough of low prices, incompetent refracting and rotten mechanical work! There is room and board both at the top of every profession and this of ours is no exception.

There are no styles or seasons in this business. Goods bought ten years ago are as good to sell as if bought yesterday and the goods which sell in early and late seasons bother the optometrist not at all, where the dealer in wearing apparel of all sorts must sell his spring goods by the first of June or know that they will lie on his hands till next June only to face the certainty that next June will find the goods so out of style as to render them unsalable.

In the line of food stuffs, the merchant must sell his stuff before it grows stale and unfit to eat and there is no line which does not have its worries of this sort save ours.

When it comes to profits there is likely no line which pays so heavy a gross profit as the optical line. In common with all mercantile lines which require some professional skill, the profit is in proportion to the skill and so taken from every possible angle I insist that a man who cannot make good in this business had better not

try another but had better begin to take in floors to scrub and get out of business life entirely.

All a man has to do is to stick to it, study it and play the game he knows without chasing rainbows, and his success is certain.

They tell a tale of one optometrist who bought a sea shore lot on speculation and when he went out one spring to plant it in millet seed the tide was in and he came back to town to trade his millet seed for halibut eggs, and yet that man has the reputation of being a good business man although I would no more trust such a fellow to handle my money than I would hold a cow for a cock-eyed butcher to hit it in the head with an axe! The money he spent on the lot invested in advertising, a new instrument for his examination room or a new grindstone in his shop, would have paid handsome dividends but he had to chase the suburban real estate rainbow with the usual result.

Stick to the game you know! Maude Adams makes \$100,000 a season and Dave Warfield is worth a million dollars; but just imagine those two trying to run your optical store! They would make just about as much of a success of it as you and your wife would of playing the parts they play; yet I doubt not that they would look on the sweet peace of running your little optical store as a haven of infinite rest just as you have sighed at times for the plaudits of the multitude when you gazed on some grand opera tenor cavorting around the stage! Just stop a minute and think how those bow legs of yours would look encased in a pair of green silk tights! For heaven's sake, take a tumble to yourself and quit chasing rainbows!

It is the unattainable which ever haunts the corridors of heart's desire. The lily fingered artist longs to club a tow-headed mule over a ten-acre lot while the plow boy dreams of disturbing the ambient in our legislative halls. If either left his work to live his dream he would hit old mother earth with a D. S. T. which, in the language of the cub reporter, is dull, sickening thud! Cut out the rainbow chasing and study more about the adjustment of a pair of Kryptoks so the patient can see through the reading part without stepping as high as a string-halted horse on the street!

Put your mind on your business. Men all over the country are riding in five thousand dollar automobiles on the money they have made in the optical business but they are not the men who have chased rainbows. They are men who had their minds on their business. They were not men of genius but men who worked like the very devil at their own business.

I would not trust any optometrist who dabbled in the stock market any more than I would allow a barber to shave me while he was watching a dog fight across the street, and the jobbers of this country feel the same way about it! Any man who chases financial rainbows is some day going to find his credit bad without knowing why. The jobbing houses of this country are not going to allow him to play fool with their money.

There has never been a time in the history of the world when good optometrists and good opticians were in such demand! There has never been a time in the history of the business when good work was so highly appreciated and there has never been a time when the public was so well educated to know good work when it

sees it! This means that there was never a time in the history of the world when there is so much opportunity for a good man to make money and never a time when the incompetent man had such tough sledding! If you are not making money it's your own fault, and when you acknowledge it you also acknowledge yourself an incompetent and a failure!

Millions are being paid out every day by a weak-eyed public to men who know the business, whose sole qualification is that they know the work in which they are engaged and are attending to it! From the optical stores of every city in the country is going up a cry for employes who know their work well enough to be trusted with a job of any importance!

But despite all these good conditions the optometrist shows a disposition to become a rainbow chaser and it is my endeavor to flag a few before the rails spread and a little business is ditched somewhere in the great commercial desert which is filled with the whitening bones of financial rainbow chasers!

The man who builds an optical business in these days of cut prices and department store competition must eschew pin pool and poker; he must cut out the hand book and the stock market; he must duck the bang-tailed ponies and the stock company promoters, and study the optical business from the chemical composition of the glass which goes into the lenses to their results on the nose of the ultimate wearer!

When he sells a tortoise shell frame he must be able to give the maiden name of the mother of the turtle on which it grew and the exact location of the puddle in which it was caught! When he sells a pair of smoked

glasses he must be able to tell who smoked them and why! He must know the game from soup to nuts and the only way he can hope to do so is to keep his mind on it early and late and not on the pot of gold at the end of some financial rainbow!

All that the public demands of you is that you be the best optometrist in your town. If you serve them just a little better than the other fellow, then you will have success! In the markets of this world money was never so cheap as right now! It was never so easy to get as right now! People were never so willing to spend it as they are this minute! It all lies with you whether you get it or not and all you need to do is to put in the time you waste thinking over rainbow projects and use it in studying your own business and you will win.

The maker of maxims is merely a tailor of truth. He rarely has the figure to wear gracefully the garments he makes. I know the reason I am not doing all the optical business in my own city is because I am not enough better than the other fellows who are here. In common with you and the rest of them I am getting all I deserve! But I do know this, that I am eating regularly and do not owe a dollar in the world, and what I have I got by sticking to spectacles and every time I have wandered off after strange gods I have been stung!

Stick to the spectacles and win, chase the rainbows and you lose!

PS

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